THE RETAIL MUTUAL

PROTECTING OUR INDEPENDENT RETAILERS

HOME COVER WORDING

The Retail Mutual is a trading name of The NFRN Mutual Limited, a company registered in England and Wales, number 3810528, registered office 8 Maltings Place, 169 Tower Bridge Road, London, SE1 3JB. The NFRN Mutual Limited is authorised and regulated by the Financial Conduct Authority, FRN: 312391.

The NFRN Mutual Limited is managed by Regis Mutual Management Limited, a company registered in England and Wales, number 4194000, registered office 8 Maltings Place, 169 Tower Bridge Road, London, SE1 3JB. Regis Mutual Management Limited is authorised and regulated by the Financial Conduct Authority, FRN: 479202.

Contents

Contact details Your cover Excesses
Standard limits of cover Definitions
Section 1 Buildings

1. Fire, smoke, explosion, lightning or earthquake
2. Storm or flood
3. Theft or attempted theft
4. Impact by aircraft, other aerial devices, animals, vehicles and anything falling from them
5. Falling television or radio aerials, satellite dishes, fittings or masts and security equipment
6. Falling trees and branches, lamp posts, electricity pylons or telegraph poles
7. Escape of water from any fixed water or heating system, washing machine, dishwasher, refrigerator, freezer, waterbed or fish tank in your home
8. Escape of fuel from any fixed heating installation
9. Riot or civil commotion
10. Strikers, lockout workers or persons taking part in labour disturbances
11. Malicious damage
12. Subsidence, heave or landslip
13. Accidental damage
14. Debris removal
15. Professional fees
16. Alternative accommodation
17. Emergency access
18. Fixed glass and sanitary ware
19. Forced evacuation
20. Locks and keys
21. Mains services and tanks
22. Matching pairs, sets or suites
23. Property owner's liability
24. Lost rent
25. Selling your home
26. Tracing and repairing leaks
27. Unfixed building materials

Section 2 Contents

1. Fire, smoke, explosion, lightning or earthquake
2. Storm or flood
3. Theft or attempted theft
4. Impact by aircraft, other aerial devices, animals, vehicles and anything falling from them
5. Falling television or radio aerials, satellite dishes, fittings or masts and security equipment
6. Falling trees and branches, lamp posts, electricity pylons or telegraph poles
7. Escape of water from any fixed water or heating system, washing machine, dishwasher, refrigerator, freezer, waterbed or fish tank in your home
8. Escape of fuel from any fixed heating installation
9. Riot or civil commotion
10. Strikers, lockout workers or persons taking part in labour disturbances
11. Malicious damage
12. Subsidence, heave or landslip
13. Accidental damage
14. Alternative accommodation

15. Credit and debit cards
16. Contents in the open
17. Documents
18. Dependant relatives in a care home
19. Downloaded information
20. Emergency access
21. Entertainment equipment and information
22. Fixed glass and sanitary ware
23. Frozen and chilled food
24. Gardens
25. Gifts, food and drink
26. Liability to domestic staff
27. Locks and keys
28. Matching pairs, sets or suites
29. Money
30. Moving home
31. Property owner's liability
32. Shopping
33. Student cover
34. Temporary removal of contents
35. Tenant's improvements
36. Tenant's liability
37. Personal belongings
38. Valuables

Section 3 Pedal cycles
Section 4 Legal liability to the public
Section 5 Unrecovered damages How to claim
How we settle your claim
Claims conditions
General conditions
Fraud
General exclusions
What to do if you have a complaint

Contact details

Claims

Monday – Thursday, 9.00am to 5.30pm
and Friday, 9.00am to 5.00pm
0333 2121 008
All other times 01424 850 333
claims@theretailmutual.com

Service

Monday – Friday, 8.30am to 5.30pm
0333 2121 006
info@theretailmutual.com

Sales

0333 2121 007

Write to

First Floor, No. 1 Guildhall Square,
Portsmouth, PO1 2GJ

For claims:
The Retail Mutual
First Floor, Douglas House
Quarry Hill Road, Tonbridge
Kent, TN9 2RH

Your cover

Your cover is contained in this Home cover wording and **your Certificate of Entry**. Please read both documents to understand what **you** are and are not covered for and what **you** need to do if **you** need to make a claim. **We** will provide the **cover** in the Sections **you** have chosen as shown on **your Certificate of Entry**. If there are any mistakes in **your Certificate of Entry,** please let us know as soon as possible
If **you** need any more information or any of the **cover** explained, please contact **us** and **we** will be happy to help

Excesses

The table shows where **excesses** apply to The Retail Mutual Home Cover. If **we** change the standard **excess** shown on **your Certificate of Entry** for a Section, part of a Section or a type of cover, or **you** choose to have an extra **excess** these are shown on **your Certificate of Entry**. The **excess you** must pay towards a claim is made up by adding together the standard **excess** shown on **your Certificate of Entry** or the **excess we** change the standard **excess** to, and any extra **excess you** choose
If something happens and **you** have **cover** under two or more Sections or parts of Sections, one **excess** will apply and this will be the highest **excess** from the Sections or parts of Sections or the **excess we** change a standard **excess** to plus any extra **excess you** choose

Section 1 Buildings	Excess
Parts 1 to 6, 8 to 11, 13 to 22, 26 and 27	£50 standard **excess**
7. Escape of water	£350
12. Subsidence, heave or landslip	£1,000
23. Property owner's liability	£250 property **damage**
Section 2 Contents	Excess
Parts 1 to 6, 8 to 11, 13 to 25, 27, 29 and 32 to 38	£50 standard **excess**
7. Escape of water	£350
12. Subsidence, heave or landslip	£1,000
31. Property owner's liability	£250 property **damage**
Section 3 Pedal cycles	Excess
Pedal cycles	£50 standard **excess**
Section 4 Legal liability to the public	Excess
Accidental death or injury and **damage** to property	£250 property **damage**

Standard limits of cover

The table shows the standard **limits of cover** that apply to The Retail Mutual Home cover. Where it says Limit **you** choose, the **limit of cover** is shown on **your Certificate of Entry**. If **we** change the standard **limit of cover** for any Section or part of a Section the replacement **limit of cover** is shown on **your Certificate of Entry**

Section 1 Buildings	Limit of cover
Parts 1 to 15	Limit **you** choose
16. Alternative accommodation	10% of the limit **you** choose
17. Emergency access	£10,000
18. Fixed glass and sanitary ware	10% of the limit **you** choose
19. Forced evacuation	10% of the limit **you** choose
20. Locks and keys	£500
21. Mains services and tanks	£10,000
22. Matching pairs, sets or suites	**Limit of cover** for each relevant section
23. Property owner's liability	£1,000,000
24. Lost rent	10% of the limit **you** choose
25. Selling your home	**Limit of cover** for each relevant section
26. Tracing and repairing leaks	£2,000
27. Unfixed building materials	10% of the limit **you** choose
Section 2 Contents	Limit of cover
Parts 1 to 13	Limit **you** choose
Personal office equipment	£2,000
Contents in outbuildings	£2,500
14. Alternative accommodation	10% of the limit **you** choose
15. Credit and debit cards	£500
16. Contents in the open	£250 each item and 5% of the limit **you** choose for each claim
17. Documents	£500
18. Dependant relatives in a care home	£250 each item and 5% of the limit **you** choose for each claim
19. Downloaded information	£500
20. Emergency access	£10,000
21. Entertainment equipment	£2,500
22. Fixed glass and sanitary ware	10% of the limit **you** choose
23. Frozen and chilled food	£500
24. Gardens	£1,000
25. Gifts, food and drink	£7,500
26. Liability to domestic staff	£5,000,000
27. Locks and keys	£500
28. Matching pairs, sets or suites	None
29. Money	£1,000

30. Moving home	10% of the limit **you** choose
31. Property owner's liability	£1,000,000
32. Shopping	£500
33. Student cover	£2,500
Money and cards	£500
Watches and jewellery	£1,500
Pedal cycles	£500
34. Temporary removal	10% of the limit **you** choose
35. Tenant's improvements	10% of the limit **you** choose
36. Tenant's liability	10% of the limit **you** choose
37. Personal belongings	Limit **you** choose
38. Valuables	Limit **you** choose
Section 3 Pedal cycles	Limit of cover
Pedal cycles	Limit **you** choose
Section 4 Legal liability to the public	Limit of cover
Accidental death or **injury** and **damage** to property	£1,000,000
Court attendance	£250
Section 5 Unrecovered damages	Limit of cover
Accidental death or **injury** and **damage** to possessions property	£1,000,000

Definitions

The following definitions apply throughout **your Certificate of Entry** and this Home cover wording

accidental damage/accidentally damaged

Sudden, unexpected, unintentional physical harm that destroys something, reduces its value, usefulness or normal function

buildings

The domestic buildings at **your home** and their permanent fixtures and fittings including

- **outbuildings**
- **sanitary ware**, fitted kitchens, windows and doors and fixed flooring **you** own and internal decorations
- terraces, paths, yards, drives, walls, gates, fences, hedges, lamp posts and railings
- permanent swimming pools, hot tubs, jacuzzis and their fixed equipment
- fountains, patios, statues, fixed gazebos and pergolas, canopies, decking, terraces and brick built barbeques, hard tennis courts and fixed recreational toys
- external lighting, alarm systems, surveillance systems, solar heating systems, wind turbines, ground source heat pumps, radio and television aerials, satellite dishes and their masts and fittings
- permanently connected central heating fuel tanks, septic tanks and cesspits, underground drains, sewers, ducting, cables and piping that belong to **you** or **you** are responsible for as owner of **your home**
- inspection hatches and covers for services supplying **your home**
- landlord's fixtures and fittings in or on the **buildings**

business

Any full or part time trade, employment, profession or occupation

card, cards
credit cards, debit cards, cheque guarantee cards and cash dispenser cards

Certificate of Entry
The document that contains **your** details, the details of **your home**, the **limits of cover**, the **cover period**, the **cover you** choose, any extra **excess we** choose to put on **your cover**, any extra **excess you** choose and any special terms that apply

collection(s)
A private collection of rare, unique or novel items, including stamps, coins, toys, guns, models and memorabilia

computer virus
Computer hacking and any form of virus or an electronic attack

contents
Household goods including

- furniture, removable flooring, curtains, blinds and appliances
- garden furniture and equipment
- personal office equipment
- pedal cycles including electrically assisted pedal cycles valued less than £500 and their accessories, ride-on lawn mowers, manually propelled wheelchairs, electrically powered wheelchairs designed to use indoors, Class 2 mobility vehicles, electrically powered children's ride-on toys, and pedestrian controlled electrically powered golf trolleys
- television aerials, radio aerials and satellite dishes and their masts and fittings
- tenant's fixtures and fittings, improvements and internal decorations
- garden tools and equipment, garden furniture and barbeques, beehives, bird tables, garden ornaments, garden pots, greenhouse accessories, paddling pools and sandpits

contribution
The amount shown on **your Certificate of Entry** that **you** must pay **us** for this **cover**

cover
The discretionary cover **we** provide **you** shown on **your Certificate of Entry** and in this Home cover wording

cover period
The time we give cover shown on your Certificate of Entry

damage, damaged
Direct physical harm that destroys something or reduces its value, usefulness or normal function

dangerous animal
An animal of a dangerous species or a specifically controlled dog under the Animals Act 1971 or the Dangerous Dogs Act 1991 and any subsequent or similar legislation

documents
Deeds, wills, agreements, maps, photographs, plans, models, written or printed books, letters, certificates, written or printed documents including those visible on a computer screen, forms of any kind and digital information to use with a computer system

domestic staff
People who work for **you** or **your family** to carry out domestic work in **your home** or garden

excess, excesses
The amount **you** must pay towards the cost of a claim shown in the Section Excesses in this Cover wording and on **your Certificate of Entry**

fine art and antiques
Individual items, sets and **collections** that have quality and value, historical value or are rare or unique including antique and designer-made furniture, paintings, drawings, etchings, prints, photographs, rugs, tapestries, books, manuscripts, statues, sculptures, clocks, porcelain and rare glass

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

heave
Upward movement of the ground under the **buildings** as a result of the soil expanding

home
The house or flat and its **buildings** at the address on **your Certificate of Entry** where **you**, **your family** or **your** tenant lives

injury
Bodily injury, disease or illness including psychiatric illness

landslip
The downward movement of sloping ground

limit of cover
The amount shown or explained in the Section Standard limits of cover or on **your Certificate of Entry** as the most **we** may pay for each claim or series of claims, based on the information **you** give **us**

money
Current bank notes and coins, cheques, girocheques**,** bank drafts, bonds, securities, postal and money orders, traveller's cheques, current unused postage stamps, trading stamps, Premium Bonds, savings stamps and certificates, vouchers, unused franking machine units, trading stamps, tokens, travel cards or tickets, season tickets, petrol coupons, gift tokens, pre-paid phone cards, bills of exchange, dividend warrants, VAT purchase invoices, pre-booked entertainment tickets, electronic money cards

Mutual
The Retail Mutual

outbuildings
Sheds, glasshouses, conservatories, garages, carports, storage units, workrooms, plant rooms and other buildings within the boundaries of **your home** that **you** cannot access from the house or flat that is part of **your home**

personal belongings
Clothes and personal items **you** or **your family** normally wear, carry or use including

- laptops, iPads, iPods, notebooks, netbooks, palmpads, e-book readers, touchpads, tablet computers, games consoles, electronic readers and similar items
- mobile phones, smartphones, cameras, digital cameras, video cameras, camcorders, binoculars, portable televisions, radios and portable personal audio equipment
- luggage, sports equipment, camping equipment and camping accessories, spectacles, sunglasses, remote controlled model vehicles, boats, watercraft and aircraft

personal office equipment
Any electronic office equipment for private or domestic use and clerical business use including computers, keyboards, handheld computer equipment, software, modems, monitors, telecommunication equipment, televisions, audio and audio visual equipment, printers, scanners, photocopiers and fax machines, office furniture, books, reference materials, stationery and records

reinstate
To rebuild, replace, repair or restore stolen or **damaged** property to a condition as far as possible the same condition it was in immediately before the theft or **damage** but not to a condition that is better than the condition it was in before the theft or **damage**

sanitary ware
Washbasins and pedestals, sinks, bidets, lavatory pans, seats and cisterns, shower trays, shower screens, baths, bath panels and splash backs

storm
Winds of at least 47mph (41 knots) that may be accompanied by heavy rain, hail, snow or sleet, or 1 inch (25mm) or more of rain that falls in 1 hour, or a smaller amount of rain in a shorter time that is in the same ratio as 1 inch in 1 hour, for example half an inch in half an hour

student
You or a member of **your family** who live in **student accommodation** as part of full time primary, secondary or further education but whose permanent address is **your home**

student accommodation
School boarding houses and dormitories, university and college halls of residence, privately rented bedsits, flats and houses where the **student** lives during an academic year, including shared kitchens, bathrooms and living rooms

subsidence
Downward movement of the ground under the **buildings**

tenant's fixtures and fittings, improvements and internal decorations
Items **you** have fixed to or installed in **your home**, improvements, alterations and decorations **you** have carried out that **you** cannot remove at the end of **your** tenancy

unfurnished
When there is not enough furniture and furnishings in **your home** for **you**, **your family** or **your** tenant to live in it normally

unoccupied
When **you**, **your family** or someone living in **your home** with **your** permission do not live normally and regularly in **your home** during the day and at night for 30 days in a row, or when **your home** is occupied by squatters, or when **student accommodation** is not lived in for 120 days in a row

valuables
Jewellery, watches, articles made of or plated with gold, silver and other precious metal articles, **fine art and antiques**, musical instruments, furs and **collections**

water table
the highest point where water saturates underground soil and rock

we, us, our
The Retail Mutual

you, your
The Member(s) named on your Certificate of Entry

your family
Your husband, wife or partner, children, adopted children, stepchildren or foster children. **Your** or **your** husband's, wife's or partner's relatives who permanently live with **you** at **your home** or live with **you** at **your home** during school, university or college holidays

Section 1 Buildings

This Section is only included if **you** have asked **us** for it and it is shown on **your Certificate of Entry** This Section of the Home cover wording explains the **cover we** provide for **your buildings**. **We** provide **cover** up to the **limit of cover** for each part of this Section and there is an **excess you** must pay for parts of this Section. These are explained and shown in the Sections Excesses and Standard limits of cover and on **your Certificate of Entry**

Damage to buildings

We may pay up to the **limit of cover**, and **you** will have to pay **your excess**, if **your buildings** are stolen or **damaged** during the **cover period**

Parts 1 to 12 and 14 to 27 are automatically included in Section 1 Buildings. **Your Certificate of Entry** shows if part 13 Accidental damage is included in **your cover** under this Section

We do not cover

- tenant's fixtures and fittings, improvements and internal decorations
- marquees and their accessories
- swimming pool covers
- plants and trees
- land or water
- any **building** or part of **your home** used for or connected in any way to a **business**

1. Fire, smoke, explosion, lightning or earthquake

If **your buildings** are **damaged** by fire, smoke, explosion, lightning or earthquake

We may pay

- the cost to reinstate your damaged buildings We do not cover damage caused by
- smog, industrial or agricultural work or anything that happens gradually

2. Storm or flood

If your buildings are damaged by

- **storm** or flood
- water that backs up in a drain or sewer as a result of a **storm** or flood

We may pay

- the cost to reinstate your damaged buildings We do not cover damage caused by
- rain that is not part of a **storm**
- freezing
- subsidence, heave or landslip
- underground streams, rivers, water in the spaces in underground soil and rock or a rise in the **water table**
- water escaping from any fixed water or heating system, washing machine, dishwasher, refrigerator, freezer, waterbed or fish tank

We do not cover **damage** to

1. moveable property in the open
2. car parks, paths, drives and other paved or hardstanding areas, trellises, radio aerials, television aerials or satellite dishes
3. fences, gates and hedges, plants and trees
4. cantilevered carports, canopies or awnings
5. any roof if it is covered by roofing felt that is more than 10 years old
6. swimming pools
7. solar panels, wind turbines or ground source heating pumps
8. marquees, tents and their accessories

3. Theft or attempted theft

If all or part of **your buildings** are stolen or **damaged** as a result of theft or attempted theft
We may pay

- to **reinstate** the stolen items or the **damaged buildings We** do not cover **damage** caused
- by theft or attempted theft by **you**, **your family** or a guest
- while your home is unoccupied or unfurnished

4. Impact by aircraft, other aerial devices, animals, vehicles and anything falling from them

If **your buildings** are **damaged** by aircraft, other aerial devices, animals, vehicles and anything from them hitting or falling on **your buildings**
We may pay

- the cost to **reinstate** the **damaged buildings We** do not cover **damage** caused by
- a vehicle **you** own
- domestic pets

5. Falling television or radio aerials, satellite dishes, fittings or masts and security equipment

If **your buildings** are **damaged** by falling television aerials, radio aerials, satellite dishes, fittings, masts or security equipment
We may pay

- the cost to reinstate the damaged buildings We do not cover
- **damage** to the television aerials, radio aerials, satellite dishes, fittings, masts or security equipment

6. Falling trees and branches, lamp posts, electricity pylons or telegraph poles

If **your buildings** are **damaged** by falling trees, branches, lamp posts, electricity pylons or telegraph poles
We may pay the cost to

- reinstate the damaged buildings
- remove the items causing the **damage**

We do not cover **damage** caused

1. during tree felling, lopping or topping
2. to trees or branches
3. to fences, gates or hedges

We do not cover

4. the cost to restore the site
5. the cost to remove a fallen tree or branch that has not caused **damage** to **your buildings**

7. Escape of water from any fixed water or heating system, washing machine, dishwasher, refrigerator, freezer, waterbed or fish tank in your home

If **your buildings** are **damaged** by the escaped water
We may pay

- the cost to **reinstate** the **damaged buildings** and any internal fixed water tank, apparatus or pipe caused by freezing or bursting

We do not cover **damage** caused by

1. freezing unless all water tanks, pipes in the loft and other pipes that could freeze are properly insulated
2. freezing in outbuildings
3. water overflowing from washbasins, sinks, showers, baths or bidets as a result of the taps being left on
4. the failure or lack of sealant on or in pipes or **sanitary ware**, or the failure or lack of grout or tiles
5. **subsidence**, **heave** or **landslip** that results from escaped water

6. water from guttering, rainwater downpipes, roof valleys and gullies

We do not cover **damage** to

7. **your home** while it is not lived in during 1st October to 30th April for more than
    - 5 days in a row unless an automatic central heating system keeps all **your home** at 15 degrees centigrade or more
8. swimming pools and their fixed equipment
9. your home while it is unoccupied or unfurnished

8. Escape of fuel from any fixed heating installation

If **your buildings** are **damaged** by fuel oil or Liquid Petroleum Gas (LPG) escaping

We may pay the cost

- to reinstate the damaged buildings
- to decontaminate the grounds at **your home We** do not cover **damage**
- caused by subsidence, heave or landslip
- while your home is unoccupied or unfurnished

9. Riot or civil commotion

If **your buildings** are stolen or **damaged** during a riot or civil commotion

We may pay the cost

- to **reinstate** the stolen or **damaged buildings We** do not cover **damage** that happens
- in Northern Ireland except **damage** by fire or explosion

10. Strikers, lockout workers or persons taking part in labour disturbances

If workers on strike, lockout workers or people taking part in labour disturbances steal or **damage your buildings**

We may pay the cost

- to reinstate the stolen or damaged buildings We do not cover damage
- caused by or resulting from employees of a business stopping work to protest
- that happens while the buildings are unoccupied or unfurnished
- that happens in Northern Ireland except **damage** by fire or explosion

11. Malicious damage

If **your buildings** are **damaged** by someone's malicious act

We may pay the cost

- to reinstate the damaged buildings

We do not **cover damage**

1. caused by **you**, **your family**, a guest, tenant or tenant's guest
2. caused by theft or attempted theft, fire or explosion
3. that happens when **your home** is lived in by someone else who is not a member of **your** family
4. that happens while **your home** is **unoccupied** or **unfurnished** unless all the buildings are locked, and all security systems are being used and someone inspects **your home** regularly
5. that happens in Northern Ireland

12. Subsidence, heave or landslip

If your buildings are damaged by subsidence, heave or landslip including damage by subsidence or **heave** caused by water escaping from any tank, apparatus, pipe or automatic sprinkler system

We may pay the cost

- to reinstate the damaged buildings

We do not **cover damage** resulting from

1. anything that happened before **your cover** started
2. the collapse of any **building**
3. normal settlement, expansion or shrinkage

4. settlement or movement of made-up ground
5. coastal or riverbank erosion
6. a change in the **water table** level
7. compaction of infill within the first 10 years after any **buildings** were constructed
8. fire, subterranean fire, explosion or earthquake
9. failure by the builders to follow good building practice
10. construction, demolition, repair or structural alteration
11. groundworks or excavations at **your home**
12. faulty equipment and materials or not following manufacturer's instructions
13. faulty or defective workmanship or design
14. **subsidence** due to the weight of the **building**
15. mine workings under **your home**
16. **subsidence**, **heave** or **landslip** if it has happened before on the land where **your home** is built

We do not cover **damage** to the following unless a **building** is **damaged** at the same time by the same cause

17. drives, terraces, paths, patios and other paved or hardstanding areas, walls, fences, gates, hedges or trellises
18. tennis courts, outdoor swimming pools, hot tubs, ornamental ponds and fountains
19. septic tanks, fixed fuel tanks, ground source heating pumps, drains, pipes and cables
20. permanently fixed statues, pergolas and gazebos

We do not cover **damage** to

21. solid floor slabs and non-load-bearing walls or **damage** caused by solid floor slabs and non-load-bearing walls moving unless the foundations under the load-bearing walls of the **building** are **damaged** at the same time and by the same cause

We do not cover

22. the cost of stabilising the site

13. Accidental damage

This part is only included if **you** have asked for it and it is shown on **your Certificate of Entry**

If **accidental damage** happens to the **buildings**

We may pay the cost

- to reinstate the damaged buildings

We do not **cover accidental damage**

1. that happens when someone else lives in **your home** who is not a member of **your family**
2. caused by a paying guest, tenant or tenant's guest
3. covered or specifically not covered somewhere else in this **cover**
4. to hot tubs while they are being installed or moved
5. by water entering **your home** if it is not caused by **storm** or flood
6. that happens when your home is unoccupied or unfurnished

14. Debris removal

If **your home** is **damaged** by something covered under Section 1 Buildings parts 1 to 13 and **we** agree to pay **your** claim for **damage** to the **buildings**

We may pay the cost to

- demolish, shore up or prop up any **damaged** parts of the **buildings**
- take away debris
- clean or remove undamaged parts of the **buildings**

15. Professional fees

If **your home** is **damaged** by something covered under Section 1 Buildings parts 1 to 13 and **we** agree to pay **your** claim for **damage** to the **buildings**

We may pay the cost of

- architects, surveyors, lawyers and consulting engineer's fees and costs to **reinstate** the **damaged** buildings

16. Alternative accommodation

If **your home** is **damaged** by something covered under Section 1 Buildings parts 1 to 13 and cannot be lived in and **we** agree to pay **your** claim for **damage** to the **buildings**

We may pay the cost of the following while it cannot be lived in

- similar alternative accommodation for **you**, **your family**, **your** domestic animals, including horses and other equine animals, for up to 12 months
- moving **your contents** to and from **your** alternative accommodation or
- storage of **your contents** for up to 12 months
- up to 2 years' ground rent **you** are responsible for from the date of the **damage**

We do not **cover** the cost of

1. alternative accommodation after **your home** can be lived in
2. alternative accommodation for anyone who is not a member of **your family**

17. Emergency access

If the police, fire brigade or ambulance services attend an emergency at **your home** involving **you**, **your family** or **your home** and cause **damage** to **your buildings**

- because they have to force their way in or
- to prevent more **damage** to **your buildings We** may pay
- the cost to **reinstate your damaged buildings**, gardens and grounds

We do not cover **damage**

1. caused by a police raid
2. that is shown as not covered anywhere else in this Section 1 Buildings

18. Fixed glass and sanitary ware

If **accidental damage** happens to **your** mirrors, glass tops, fixed glass in furniture, ceramic hobs, hob covers or **sanitary ware**

We may pay

- the cost to **reinstate** the **damaged** item

We do not **cover accidental damage**

1. to ceramic hobs or hob covers that are not part of a fixed unit
2. that happens when your home is unoccupied or unfurnished
3. to any other item that the mirror, glass top, fixed glass in furniture, ceramic hob, hob cover or **sanitary ware** is part of or anything it is fixed to
4. to swimming pools or hot tubs

19. Forced evacuation

If a neighbouring property is **damaged** and civilian authority stops anyone living in **your home**

We may pay

- the cost of similar accommodation for **you** or **your family**, domestic animals including horses and other equine animals for up to 12 months
- lost rent for up to 12 months if **your home** is let

We do not cover

1. accommodation costs after **your home** can be lived in again
2. lost rent resulting from a cancelled lease or letting agreement ending

20. Locks and keys

If the keys to **your home** are lost or stolen

We may pay

- the cost of getting into **your home**
- the cost to replace keys, locks and locking mechanisms for external doors, windows, safes and intruder alarms

21. Mains services and tanks

If **accidental damage** happens to tanks, pipes, drain inspection covers, and underground drains, pipes or cables **you** are legally responsible for that provide services to or from the **buildings**

We may pay the cost to

- reinstate the damaged item
- find the cause of the **damage**
- clear a blockage
- **reinstate** any wall, drive, fence or path that has to be removed or is **damaged** during the search for the cause of the **damage**

We do not cover

1. any oil, LPG or metered water lost as a result of the **damage**
2. **damage** to any pipe or cable which is above ground level
3. the costs of clearing blocked sewer pipes, drains, pipes or underground tanks that have not suffered any **accidental damage**
4. accidental damage caused by anyone other than you or your family
5. **accidental damage** to pitch fibre pipes caused by the weight of soil or other covering material
6. de-lamination of pitch fibre pipes
7. accidental damage that happens when your home is unoccupied or unfurnished

22. Matching pairs, sets or suites

If **your buildings** are **damaged** and the **damage** is covered under Section 1 Buildings parts 1 to 13

We may pay

- the cost of replacing a complete pair, set or suite if one of the items in a pair, set or suite is **damaged** and it is not possible to **reinstate** it

23. Property owner's liability

If someone is accidentally injured, accidentally killed or someone's property is **damaged** and **you** are legally liable

- because **you** are the owner of the property where the **injury**, death or **damage** happened

or

- under section 3 of the Defective Premises Act 1972, or section 5 of the Defective Premises (Northern Ireland) Order 1975 because the **injury**, death or **damage** happened at a property **you** used to own

We may pay

- the amount that **you** are legally liable to pay as compensation and costs
- **your** legal costs and expenses

We do not cover

You or **your** legal personal representatives' legal liability to pay compensation and costs and **your** costs and expenses as a result of

1. an agreement if the legal liability would not exist if the agreement was not in place
2. any business involving you or your family
3. death or injury to you, your family or any domestic staff
4. **damage** to property **you** or **your family** own or are responsible for
5. **you** or **your family** using or owning a vehicle, craft or lift
6. **you** owning any land or buildings that are not **your home**
7. the cost of correcting any fault, alleged fault, defect or alleged defect
8. any legal liability resulting from a property **you** used to own that happens more than 7 years after the **cover period** ends
9. a property **you** used to own that is outside the **geographical limits**
10. the Party Wall etc Act 1996

We do not cover

11. any fines or penalties from criminal proceedings
12. any amount a Court requires **you** or **your family** to pay
    - to punish you or your family
    - to try to stop the same circumstances that led to the incident happening

again
- because **you** or **your family** have caused someone distress, embarrassment or humiliation

24. Lost rent

If **your home** is **damaged** by something covered under Section 1 Buildings parts 1 to 13 and cannot be lived in and **we** agree to pay **your** claim for **damage** to the **buildings**
We may pay
- the rent **you** cannot recover from a tenant of **your home We** do not cover
- any rent after **your home** can be lived in
- any rent for more than 12 months from the date **your home** cannot be lived in

25. Selling your home

If **you** sell **your home**, the buyer can be covered by Section 1 Buildings from the time **you** exchange contracts, or accept the offer to purchase in Scotland, until the buyer completes the purchase
We do not cover anything
1. covered by the buyer's insurance
2. that happens after completion of the sale
3. that happens when your home is unoccupied or unfurnished
4. if the buyer does not comply with all the terms of this **cover** that can apply to them

26. Tracing and repairing leaks

If a domestic heating or water system inside **your home** or underground service pipes to **your home you** are legally responsible for leak
We may pay the cost to
- find and repair the leak
- **reinstate** any parts of the **buildings** that are removed or **damaged** during the search for the source of the leak

We do not **cover**
1. **damage** to the system components, tank or the pipe

27. Unfixed building materials

To be fully covered by this part of **your cover you** must tell **us** about all the building materials and supplies **you** keep at **your home** before any **damage** happens
If **your** building materials and supplies at **your home** are stolen or **damaged** by something covered under Section 1 Buildings parts 1 to 13
We may pay
- to **reinstate** the stolen or **damaged** building materials and supplies

We do not cover
1. more than 5% of the **limit of cover** for **buildings** towards the cost to **reinstate** the stolen or **damaged** building materials or supplies if **you** have not told **us** about them
2. building materials fixed to **your home** before the alteration, maintenance or build is finished
3. building materials and supplies that are not kept to alter, maintain or extend **your home**
4. building materials and supplies **you** keep outside the boundaries of **your home**

Section 2 Contents

This Section is only included if **you** have asked **us** for it and it is shown on **your Certificate of Entry** This Section of the Home cover wording explains the **cover we** provide for **your contents**. **We** provide **cover** up to the **limit of cover** for each part of this Section and there is an **excess you** must pay for parts of this Section. These are explained and shown in the Sections Excesses and Standard limits of cover and on **your Certificate of Entry**

Damage to contents

We may pay up to the limit of cover and you will have to pay your excess if your contents are **damaged** during the **cover period** by something happening explained in parts 1 to 14
Parts 1 to 12 and 14 to 36 are automatically included in **your cover** under this Section. **Your Certificate of Entry** shows if parts 13 Accidental damage, 37 Personal belongings and 38 Valuables are included in **your cover** under this Section

1. Fire, smoke, explosion, lightning or earthquake

If **your contents** are **damaged** by fire, smoke, explosion, lightning or earthquake
We may pay

- the cost to reinstate your damaged contents We do not cover damage caused by
- smog, industrial or agricultural work or anything that happens gradually
- lightning or earthquake to **contents** in the open

2. Storm or flood

If your contents are damaged by

- **storm** or flood
- water that backs up in a drain or sewer as a result of a **storm** or flood

We may pay

- the cost to reinstate your damaged contents We do not cover damage caused by
- rain that is not part of a **storm**
- freezing
- subsidence, heave or **landslip**
- underground water or rising groundwater levels
- water escaping from any fixed water or heating system, washing machine, dishwasher, refrigerator, freezer, waterbed or fish tank

We do not cover **damage** to

1. **contents** in the open

3. Theft or attempted theft

If **your contents** are stolen or **damaged** while in **your home** as a result of theft or attempted theft
We may pay

- to **reinstate** the stolen or **damaged contents We** do not cover theft or attempted theft
- by **you**, **your family** or a guest
- while your home is unoccupied or unfurnished
- of **contents** in the open
- of an unattended pedal cycle unless it is in a locked building or securely locked to something that cannot be moved

If **your cover** does not include Section 1 Buildings **we** may also pay for **damage** to the **buildings** caused by theft or attempted theft if

- **you** are legally liable to pay for the **damage** and
- the **damage** is not covered somewhere else

4. Impact by aircraft, other aerial devices, animals, vehicles and anything falling from them

If **your contents** are **damaged** by aircraft, other aerial devices, animals, vehicles and anything from them hitting or falling on **your contents**
We may pay

- the cost to reinstate the damaged contents

We do not cover **damage** caused by

1. a vehicle **you** own
2. domestic pets

5. Falling television or radio aerials, satellite dishes, fittings or masts and security equipment

If **your contents** are **damaged** by falling television aerials, radio aerials, satellite dishes, fittings, masts or security equipment

We may pay

- the cost to reinstate the damaged contents
- the cost to **reinstate** the television aerial, radio aerial, satellite dish, fitting, mast or security equipment

6. Falling trees and branches, lamp posts, electricity pylons or telegraph poles

If **your contents** are **damaged** by falling trees, branches, lamp posts, electricity pylons or telegraph poles

We may pay

- the cost to **reinstate** your **damaged** contents

We do not **cover damage** caused

1. during tree felling, lopping or topping
2. to **contents** in the open

7. Escape of water from any fixed water or heating system, washing machine, dishwasher, refrigerator, freezer, waterbed or fish tank in your home

If water escapes from **your** water or heating system, washing machine, dishwasher, refrigerator, freezer, waterbed or fish tank and **your contents** are **damaged**

We may pay

- the cost to reinstate your **damaged contents**
- the excess water charge by the local water authority for lost metered water

We do not cover **damage** caused by

1. freezing unless all water tanks, pipes in the loft and other pipes that could freeze are properly insulated
2. freezing in outbuildings
3. water overflowing from washbasins, sinks, showers, baths or bidets as a result of the taps being left on
4. the failure or lack of sealant on or in pipes or on **sanitary ware** or the failure or lack of grout or tiles
5. **subsidence**, **heave** or **landslip** that results from escape of water
6. water from guttering, rainwater downpipes, roof valleys and gullies

We do not cover **damage** that happens while

7. **your home** is not lived in during 1st October to 30th April for more than 5 days in a row unless **you** keep **your home** at 15 degrees centigrade or more
8. **your home** is unoccupied or unfurnished

8. Escape of fuel from any fixed heating installation

If **your contents** are **damaged** by fuel oil or Liquid Petroleum Gas (LPG) escaping

We may pay

- the cost to reinstate the damaged contents
- the cost of the lost fuel

We do not cover **damage** or lost fuel

1. caused by subsidence, heave or landslip
2. that happens while your home is unoccupied or unfurnished

9. Riot or civil commotion

If **your contents** are stolen or **damaged** during a riot or civil commotion

We may pay the cost

- to reinstate the stolen or damaged contents We do not cover damage that happens
- in Northern Ireland except **damage** by fire or explosion

10. Strikers, lockout workers or persons taking part in labour disturbances

If **your contents** are stolen or **damaged** by strikers, lockout workers or persons taking part in labour disturbances

We may pay the cost

- to reinstate your stolen or damaged contents We do not cover damage
- caused by or resulting from employees of a business stopping work to protest
- that happens while your home is unoccupied or unfurnished
- that happens in Northern Ireland

11. Malicious damage

If **your contents** are **damaged** by someone's malicious act

We may pay the cost

- to reinstate the damaged contents We do not cover damage
- caused by **you**, **your family**, a guest, tenant or tenant's guest
- caused by theft or attempted theft, fire or explosion
- that happens when **your home** is lived in by someone else who is not a member of **your family**
- in **outbuildings** that are not locked or secure
- that happens while **your home** is **unoccupied** or **unfurnished** unless all the **buildings** are locked and all security systems are being used and someone inspects **your home** regularly
- to **contents** in the open
- that happens in Northern Ireland

12. Subsidence, heave or landslip

If your contents are damaged by subsidence, heave or landslip including damage by subsidence or **heave** caused by water escaping from any tank, apparatus, pipe or automatic sprinkler system

We may pay the cost

- to reinstate your damaged contents

We do not **cover damage** resulting from

1. anything that happened before **your cover** started
2. the collapse of any **building**
3. normal settlement, expansion or shrinkage
4. settlement or movement of made-up ground
5. coastal or riverbank erosion
6. a change in the **water table** level
7. compaction of infill within the first 10 years after the **buildings** were constructed
8. fire, subterranean fire, explosion or earthquake
9. failure by the builders to follow good building practice
10. construction, demolition, repair or structural alteration
11. groundworks or excavations at **your home**
12. faulty equipment and materials and not following manufacturer's instructions
13. faulty or defective workmanship or design
14. **subsidence** due to the weight of the **building**
15. mine workings under **your home** or if **subsidence** or **heave** has happened before on the land where **your home** is built

13. Accidental damage

This part is only included if **you** have asked for it and it is shown on **your Certificate of Entry**

If accidental damage happens to your contents while

- in your home or
- in another occupied private home that **your contents** are temporarily moved to

We may pay

- the cost to reinstate your damaged contents

We do not **cover accidental damage**

1. that happens when someone else lives in **your home** who is not a member of **your family**
2. caused by a paying guest, tenant or tenant's guest
3. covered or specifically shown as not covered somewhere else in this **cover**
4. that happens when your home is unoccupied or unfurnished
5. that happens during a move to a permanent new address
6. to food, drink or plants
7. by water entering **your home** if it is not caused by **storm** or flood
8. to strings, reeds, drum skins, and loss of tone in musical instruments caused by atmospheric conditions or very hot or cold temperatures
9. to the inside of clocks
10. caused by wear and tear, anything that happens gradually, defective or faulty design, workmanship or materials, or any fracture in glass unless it extends through the thickness of the glass
11. to ride-on mowers when not used to mow grass
12. to electric wheelchairs designed for indoor use when not being used as a wheelchair or when used by someone they were not designed, bought or supplied for
13. to electric wheelchair tyres, lamps and accessories if the electric wheelchair is not

damaged at the same time

14. **damage** to tyres and accessories on pedal cycles unless the pedal cycle is **damaged** at the same time
15. **damage** that happens when to a pedal cycle or its accessories while used for racing, pace making, competition, exhibition or trials or for or connected in any way to a **business**
16. **damage** to motorised pedal cycles
17. **damage** to pedal cycles and their accessories at **your home** when it is unoccupied or unfurnished

14. Alternative accommodation

If **your home** is **damaged** by something covered under Section 2 Contents parts 1 to 13 and cannot be lived in

We may pay the cost of the following while it cannot be lived in

- similar alternative accommodation for **you**, **your family**, **your** domestic animals, including horses and other equine animals, for up to 12 months or
- if **you** rent **your home**, the amount of any extra rent **you** have to pay for up to 12 months
- moving **your contents** to and from **your** alternative accommodation or
- storage of **your contents** for up to 12 months
- ground rent **you** are responsible for, for up to 2 years from the date of the **damage**

We do not **cover** the cost of alternative accommodation

1. after **your home** can be lived in
2. for anyone who is not a member of **your family**

15. Credit and debit cards

To be covered under this part **you** or **your family** member must tell the **card** issuer and the police that the **card** is missing within 24 hours from when **you** or **your family** member notice it is missing

If a **card** that belongs to **you** or a member of **your family** is lost or stolen and then used by an unauthorised person

We may pay

- the amount of money **you** or **your family** have lost

We do not cover

1. the amount of any money **you** can get back under the terms of the **card** agreement
2. any money lost because **you** or **your family** do not comply with the conditions of the **card** issuer

3. any money if **you** or a member of **your family** do not report the missing **card** to the **card** issuer and the police within 24 hours from when **you** or **your family** member first noticed the **card** was missing
4. theft and use of a **card** by
    - anyone related to **you** or **your family** member
    - anyone living in **your home**
    - domestic staff
5. accounting errors and omissions
6. any loss covered under Section 33 Student cover
7. theft of a card from your home when it is unfurnished or unoccupied

16. Contents in the open

If **your** c**ontents** are stolen or **damaged** by something covered under Section 2 Contents parts 1 to 13 while they are in the open

We may pay

- the cost to **reinstate** the stolen or **damaged contents We** do not cover **damage** caused by
- a paying guest, tenant or tenant's guest
- the failure of a heating system in a greenhouse
- **storm**, flood, lightning and earthquake
- falling trees, branches, lamp posts, electricity pylons or telegraph poles
- erecting, moving or dismantling temporary garden structures

We do not cover **damage** to

1. documents and money
2. pedal cycles with a replacement value of more than £500
3. entertainment equipment in the open
4. **personal office equipment**
5. plants grown as part of a **business**
6. **your contents** when **your home** is unoccupied or unfurnished

17. Documents

If **your documents** are stolen or **damaged** by something covered under Section 2 Contents parts 1 to 13 when they are

- in your home or
- in a bank safety deposit box or a solicitor's strong room or safe anywhere in the world

We may pay

- the cost to **reinstate** the stolen or **damaged documents**

We do not cover

1. **documents** used for or connected in any way to a **business**

18. Dependant relatives in a care home

If **contents** and **money** belonging to **your** dependant relative they have with them while living in or during a temporary stay in a nursing home or care home are stolen or **damaged** by something covered under Section 2 Contents parts 1 to 13

We may pay

- the cost to reinstate the stolen or damaged contents
- the cost to replace the **money**

We do not cover

1. **contents** or **money** stolen unless force and a violent act resulting in **damage** to the building are used to get in or out of a building

19. Downloaded information

If downloaded and other information stored on a home computer, mobile phone or similar device is lost, stolen or **damaged** because of something covered under Section 2 Contents parts 1 to 13

We may pay

- the cost to **reinstate** the lost, stolen or **damaged** information

We do not cover

1. illegally obtained information
2. the cost to remake any film, disc or tape or the value of any information held on it
3. damage caused by computer viruses or contamination, erasure, corruption or distortion of computer records, mislaying or misfiling computer records

20. Emergency access

If the police, fire brigade or ambulance services attend an emergency at **your home** involving **you**, **your family** or **your home** and cause **damage** to **your contents** because

- they have to force their way in or
- they are trying to prevent **damage** to the **buildings**

We may pay

- the cost to reinstate your damaged contents We do not cover damage
- caused by a police raid
- that is shown as not covered somewhere else in this Section

21. Entertainment equipment and information

If **your** televisions, radios, HiFis, MP3 players, compact disc players, record players, tape recorders, video and DVD players, cable receivers, satellite receivers, digital receivers in **your home**, satellite dishes and their fittings and masts attached to **your home** are stolen or **accidentally damaged**

We may pay

- the cost to **reinstate your** stolen or **damaged** entertainment equipment

If information stored on **your** entertainment equipment is lost, stolen or **damaged** because of something covered under Section 2 Contents parts 1 to 13

We may pay

- the cost to **reinstate** the lost, stolen or **damaged** information

We do not cover **damage**

1. to entertainment equipment that is not in or on the **buildings**
2. to tapes, cassettes, cartridges, records, computer software or discs of any kind
3. to equipment designed to be portable that happens when it is being moved
4. to mobile phones and smartphones
5. to equipment used for or connected in any way with a **business**
6. caused by a paying guest, tenant or a tenant's guest
7. that happens while **your home** is **unoccupied** or **unfurnished**

We do not cover

8. the cost of rewriting electronic data contained on television or audio equipment
9. illegally obtained information

22. Fixed glass and sanitary ware

If **accidental damage** happens to **your** mirrors, glass tops, fixed glass in furniture, ceramic hobs, hob covers and **sanitary ware**

We may pay

- the cost to **reinstate** the **damaged** item

We do not cover **damage**

- to ceramic hobs or hob covers that are not part of a fixed unit
- that happens when your home is unoccupied or unfurnished
- to any other item that the mirror, glass top, fixed glass in furniture, ceramic hob, hob cover or **sanitary ware** is part of or anything it is fixed to
- to swimming pools or hot tubs

23. Frozen and chilled food

If food in a freezer or refrigerator in **your home** is **damaged** by a change in temperature caused by

- a freezer or fridge breaking down or being **accidentally damaged**
- a domestic fuse blowing

- contamination by refrigerant or refrigerant fumes
- accidental failure of the public gas or electricity supply

We may pay

- the cost to reinstate your damaged food

We do not cover **damage**

1. to food used or connected in any way to a **business**
2. caused by the deliberate actions of an electricity or gas supplier
3. caused by any strike, lockout or industrial dispute
4. that happens when your home is unoccupied or unfurnished

24. Gardens

If **your** lawns, trees, shrubs, plants, hedges, bushes, vegetable gardens and rockeries at **your home** are **damaged** because of something covered under Section 2 Contents parts 1 to 13

We may pay

- the cost to reinstate your damaged gardens

If **you** have **cover** under Section 1 Buildings and **your buildings** are **damaged** because of something covered under Section 1 Buildings

We may pay

- the cost of stabilising, excavating or replacing land under or around the **buildings**

We do not cover **damage**

1. caused by **storm** or flood
2. to anything grown for or connected to any **business**
3. to buildings
4. to paddocks or woods

25. Gifts, food and drink

Your limit of cover under Section 2 Contents is increased by 10% for theft or **damage** caused by something covered under Section 2 Contents parts 1 to 13 to

- gifts, food and drink in **your home** for 30 days before and 30 days after
    - a religious festival or
    - a wedding, christening, anniversary, birthday, bar mitzvah or birth

We do not cover

1. **damage** shown as not covered somewhere else in this Section

26. Liability to domestic staff

If **you** or **your family** are legally liable because a member of **your domestic staff** is accidentally injured or accidentally killed while working for **you**

- in the geographical limits or
- temporarily outside the **geographical limits**

We may pay

- the amount that **you** are legally liable to pay as compensation and costs
- **your** costs and expenses
- up to £250 for lost income if **we** ask **you** or **your family to** attend Court as a witness

We do not cover

You or **your family**'s legal liability to pay compensation and costs and **your** costs and expenses as a result of legal liability resulting from

1. any agreement if the legal liability would not exist if the agreement was not in place
2. or connected to any **business**
3. **you** or **your family** owning or using any aircraft, watercraft, sand yacht, wet bike, hovercraft, train glider, hang-glider, caravan or trailer
4. **you** or **your family** passing on an infectious disease
5. **you** or **your family** owning a **dangerous animal** or any animal that is not normally a domestic animal in the United Kingdom
6. **you** or **your family** using or owning a vehicle or lift
7. **you** owning any land or buildings that are not **your home**
8. **injury** or death in United States and Canada

9. domestic staff who do not normally live in the geographical limits
10. anyone **you** or **your family** employ as a carer or anyone employed in any way in connection with any **business**

We do not cover

11. any fines or penalties from criminal proceedings
12. any amount a Court requires **you** or **your family** to pay
    - to punish you or your family
    - to try to stop the same circumstances that led to the incident happening again
    - because **you** or **your family** have caused **domestic staff** distress, embarrassment or humiliation
13. compensation, costs and expenses awarded by a Court outside England and Wales

27. Locks and keys

If the keys to **your home** are lost or stolen

We may pay

- the cost of getting into **your home**
- the cost of replacing keys, locks and locking mechanisms for external doors, windows, safes and intruder alarms

28. Matching pairs, sets or suites

If **your contents** are stolen or **damaged** by something covered under Section 2 Contents parts 1 to 13

We may pay

- the cost of replacing a complete pair, set or suite if one of the items in a pair, set or suite is lost, stolen or **damaged** and it is not possible to **reinstate** it

We do not **cover**

1. valuables

29. Money

If **money** is lost or stolen

- in the geographical limits or
- anywhere else in the world for up to 60 days during any **cover period**

We may pay

- to **reinstate** the lost or stolen **money**

We do not cover

1. any loss in value or shortage resulting from accounting errors or omissions
2. unattended **money** in the open
3. **money** stolen from **your home** unless force and a violent act resulting in **damage** to the **building** are used to get in or out of the **building**
4. lost or stolen **money** not reported to the police within 24 hours from when **you** or **your family** first noticed the **money** was missing
5. anything covered under Section 2 Contents part 33 Student cover
6. money stolen from your home when it is unfurnished or unoccupied
7. lottery tickets, lottery winnings, scratch cards, raffle tickets, stamps that are part of a **collection**, promotional vouchers, air miles vouchers, credit notes, store or loyalty points
8. **money** owned by or connected with any **business**

30. Moving home

If your contents are stolen or accidentally damaged while

- being moved by professional removers to a new permanent address in the geographical limits including
- overnight stops and
- while in professional storage for up to 7 days

We may pay

- the cost to **reinstate** your stolen or **damaged contents**

We do not cover

1. money
2. china, glass, porcelain and earthenware or other similar fragile items unless packed by professional removers
3. personal belongings and valuables
4. **contents** in professional storage for more than 7 days unless **we** agree a longer time in writing
5. **contents** not stored with a professional storage company

31. Property owner's liability

If someone is accidentally injured, accidentally killed or someone's property is **accidentally damaged** and **you** or **your** legal personal representatives are legally liable

- under section 3 of the Defective Premises Act 1972 or
- under section 5 of the Defective Premises (Northern Ireland) Order 1975 because the **damage**, **injury** or death happened at a property **you** used to own

We may pay

- the amount that **you** are legally liable to pay as compensation and costs
- **your** costs and expenses

We do not cover

1. **Your** or **your** legal personal representatives' legal liability to pay compensation and costs and **your** costs and expenses as a result of
    - any agreement if the legal liability would not exist if the agreement was not in place
    - any business involving you or your family
    - death or injury, to you, your family or any domestic staff
    - **damage** to property **you** or **your family** own or are responsible for
    - **you** or **your family** using or owning a vehicle or lift
    - **you** owning any land or buildings that are not **your home**
    - the cost of correcting any fault, alleged fault, defect or alleged defect
    - any legal liability more than 7 years after the **cover period** ends resulting from a property **you** used to own
    - a property you used to own that is outside the **geographical limits**
    - the Party Wall etc Act 1996

We do not cover

2. any fines or penalties from criminal proceedings
3. any amount a Court requires **you** or **your family** to pay
    - to punish you or your family
    - to try to stop the same circumstances that led to the incident happening again
    - because **you** or **your family** have caused **domestic staff** distress, embarrassment or humiliation

32. Shopping

If **your** food and domestic purchases are stolen or **damaged** by something covered under Section 2 Contents parts 1 to 13 while **you** or **your family** take them from the shops to **your home**

We may pay

- the cost to **reinstate your** stolen or **damaged** food or domestic purchases

33. Student cover

Student personal belongings and **valuables** are only covered if **you** have asked **us** to include part 37 Personal belongings and part 38 Valuables and they are shown on **your Certificate of Entry**

If student contents are stolen or damaged when they are in student accommodation and the theft or **damage** is covered under Section 2 Contents parts 1 to 13

We may pay

- the cost to reinstate the stolen or damaged contents

If **student documents** are stolen or **damaged** when they are in a bank safety deposit box or a solicitor's strong room and the theft or **damage** is covered under Section 2 Contents parts 1 to 13

We may pay

- the cost to reinstate the stolen or damaged documents

If **student money** is lost or stolen

We may pay

- the cost to **reinstate** the lost or stolen **money**

If a **card** that belongs to **you** or the **student** is lost or stolen and then used by an unauthorised person
We may pay

- the amount of **money you** or the **student** have lost

If a pedal cycle or its accessories owned by the **student** or the **student** is legally responsible for is stolen or **damaged** while they are living in **student accommodation**
We may pay

- the cost to **reinstate** the stolen or **damaged** pedal cycle

We do not cover

1. theft or attempted theft unless force and a violent act resulting in **damage** to the building are used to get into or out of the **student accommodation** or the building containing the **student accommodation**
2. **damage** to **personal belongings**, **valuables**, **documents** or lost or stolen **money** or **cards** that happens in the **student accommodation** when the **student** is not living in it for more than 36 hours in a row
3. personal office equipment in the student accommodation when the student is not living in the student accommodation
4. any theft or any missing **money** not reported to the police within 24 hours from when the **student** first noticed any **money** or items were missing
5. a missing or stolen **card** not reported to the **card** issuer and the police within 24 hours from when the **student** first noticing the **card** was missing
6. any money lost because **you** or the **student** did not comply with the conditions of the **card** issuer
7. unauthorised use of a card by you or your family or by domestic staff
8. any loss in value of **money** or shortage resulting from accounting errors or omissions
9. **student contents** in professional storage for more than 7 days unless **we** have agreed in writing to a longer period
10. **student contents i**n any sale room or exhibition
11. fine art and antiques
12. any watch or item of jewellery valued at more than £1,500 that is not being worn or carried or is not in the **student accommodation**
13. theft of or **damage** to laptops, mobile phones, iPads, games consoles, electronic readers and similar items, **personal office equipment**, **documents**, **money** or **valuables** in the open
14. **accidental damage** to mobile phones and smartphones
15. mobile phone or smartphone airtime
16. **damage** to china, glass, porcelain and earthenware and other similar fragile items during a move to or from the **student accommodation** unless packed by professional removers
17. stolen or damaged collections
18. **damage** to parachutes, diving and climbing equipment and sports equipment and sports clothing while being used
19. **damage** to the inside of clocks or watches
20. any **contents**, **money** or **documents** used for or connected in any way to a **business**
21. **damage** to dentures and teeth
22. pedal cycles with a replacement value of more than £500
23. motorised pedal cycles
24. theft of an unattended pedal cycle unless it is in a locked building and securely locked to something that cannot be moved
25. **damage** to tyres and accessories unless the pedal cycle is **damaged** at the same time
26. **damage** that happens while a pedal cycle is used for racing, pace making, competition, exhibition, trials or any **business**
27. **damage** not covered somewhere else in this Section 2 Contents
28. any theft or damage if the student accommodation is outside the geographical limits
29. any theft or damage when the student accommodation is unoccupied or unfurnished

34. Temporary removal of contents

If **your contents** are stolen or **damaged** by something covered under Section 2 Contents parts 1 to 12 when

they are temporarily in or being moved to or from

- a bank or safe deposit
- an occupied private house or flat, caravan or mobile home
- a building where **you** or **your family** are working or temporarily living
- any **business** premises for making up, alteration, renovation, repair, dyeing, cleaning or valuation

We may pay

- the cost to **reinstate** the stolen or **damaged contents We** do not cover
- **damage** caused by a **storm** or flood if the **contents** are not in a building
- theft from a building, caravan or mobile home unless force and a violent act resulting in **damage** to the building, caravan or mobile home are used to get into or out of the building, caravan or mobile home
- theft or **damage** that happens in any furniture store, sale room or exhibition
- theft of or **damage** to any property that belongs to **domestic staff** who do not live at **your home**
- theft of or damage to money, or personal office equipment and pedal cycles
- theft of or damage to student contents in student accommodation
- theft or **damage** shown as not covered somewhere else in Section 2 Contents

35. Tenant's improvements

If **you** are a tenant and things **you** have added to improve **your home** are stolen or **damaged** by something covered under Section 2 Contents parts 1 to 13

We may pay

- the cost to **reinstate your** stolen or **damaged** improvements

We do not cover

1. theft or **damage** that is not covered under this Section 2 Contents parts 1 to 13
2. shown as not covered somewhere else in Section 2 Contents

36. Tenant's liability

If **you** are a tenant and are legally liable under a tenancy agreement on **your home** to pay for

- **damage** to the **buildings** and the **damage** is caused by something under Section 1 Buildings parts 1 to 8
- **accidental damage** to cables, drain inspection covers or underground drains, pipes or tanks that provide a service to **your home**
- **accidental damage** to fixed glass and **sanitary ware** and fixed ceramic hobs or hob covers

We may pay

- the cost to reinstate the damaged buildings or damaged item

We do not cover

1. accidental damage to buildings
2. **damage** caused by fire, lightning or explosion to the **buildings** except landlord's
3. fixtures and fittings and internal decorations
4. **damage** caused by building work involving alterations, renovations, repairs or extensions
5. damage that happens when your home is unoccupied or unfurnished
6. **damage** that is not caused by something under Section 1 Buildings parts 1 to 8
7. shown as not covered somewhere else in Section 2 Contents

37. Personal belongings

This part is only included if **you** have asked for it and it is shown on **your Certificate of Entry**

If personal belongings are lost, stolen or damaged during the cover period that

- belong to you or your family
- **you** or **your family** are legally responsible for
- are with someone **you** have authorised

and this happens while the **personal belongings** are

- in the geographical limits or
- anywhere in the world for up to 60 days in a **cover period**

We may pay

- the cost to **reinstate** the lost, stolen or **damaged personal belongings**

We do not cover loss, **damage** or theft to

1. **personal belongings** worth more than £2,000 if they are not shown on **your Certificate of Entry**
2. **personal belongings** that are not in **your**, **your family**'s or an authorised person's
3. possession or control
4. **personal belongings** that happens in **your home** when it is lived in by someone else who is not a member of **your family**
5. **personal belongings** caused by paying guests, visitors or anyone connected in anyway with a **business**
6. mobile phones and smartphones caused by **accidental damage**
7. mobile phone or smartphone airtime
8. camping equipment and camping accessories while set up, in use or in the open
9. student personal belongings
10. parachutes, diving and climbing equipment and sports equipment and sports clothing while being used
11. the inside of clocks or watches
12. **personal belongings** used for or connected in any way to a **business**
13. remote controlled vehicles, craft and aircraft when they are being used
14. personal belongings in your home that happens when your home is unoccupied or **unfurnished**
15. **contents**, **valuables**, **money**, **cards**, securities and **documents**, pedal cycles, dentures, teeth and animals
16. laptops, iPads, handheld games consoles, electronic readers and similar items, mobile phones and smartphones caused by a **computer virus**

38. Valuables

This part is only included if **you** have asked **us** for it and it is shown on **your Certificate of Entry**
If **valuables** are lost, stolen or **damaged** that

- belong to you or your family
- **you** or **your family** are responsible for and this happens
- in the geographical limits including
    - while they are being moved by professional removers from **your home** to a new permanent address including
        - overnight stops and
        - storage for up 7 days with a professional storage company
    - anywhere in the world for up to 60 days in a **cover period**

We may pay

- the cost to **reinstate** the lost, stolen or **damaged valuables We** do not cover
- any **valuable** worth more than £2,000 unless it is shown on **your Certificate of Entry**
- any watch or item of jewellery valued at more than £1,500 when in a hotel, motel or bed and breakfast accommodation, unless it is being worn or carried or is locked in a safe
- **damage** to any **valuables** used for or connected in any way to a **business**
- **fine art and antiques** while they are being repaired, restored, retouched or cleaned
- your tenant's valuables
- damage to valuables in the open
- **valuables** that are covered under Section 2 Contents part 33 Student cover
- theft of a dependant relative's **valuables** unless force and a violent act resulting in **damage** to the building are used to get into or out of a building
- **damage** to china, glass, porcelain and earthenware during a move from **your** home to a new permanent address unless packed by professional removers
- **valuables** in professional storage for more than 7 days
- **valuables** in storage that are not stored by a professional storage company
- **damage** to **collections** caused by fading, creasing, denting, scratching, tearing, thinning, colour transfer, dampness or extremes of temperature, or when they are not being used as a **collection**
- **damage** to **collections**, while they are being handled or worked on
- loss or theft of a single item in a **collection** unless it is mounted on a page in a volume and the whole page is lost
- **valuables** lost or stolen from baggage not carried by hand or not under the personal supervision of **you** or **your family**

- guns
- theft or damage that happens in your home while your home is unoccupied or **unfurnished**

Section 3 Pedal cycles

This Section is only included if **you** have asked **us** for it and it is shown on **your Certificate of Entry** This Section of the Cover Wording explains the **cover we** provide for **your** pedal cycles. **We** provide **cover** up to the **limit of cover** for this Section and there is an **excess you** must pay. These are explained and shown in the Sections Excesses and Standard limits of cover and on **your Certificate of Entry**

If, during the **cover period**, pedal cycles and their accessories that belong to **you** or **your family** or **you** or **your family** are legally responsible for are lost, stolen or **accidentally damaged** while **you**, a member of **your family** or **your domestic staff** are using the pedal cycle

- anywhere in Europe, Jordan, Madeira, the Canary Islands and Mediterranean Islands and countries bordering the Mediterranean and
- anywhere else in the world for up to 60 days during a **cover period**

We may pay

- the cost to **reinstate** the lost, stolen or **damaged** pedal cycle

We do not cover under this Section

1. any pedal cycle with a replacement value of more than £500 unless it is shown on **your Certificate of Entry**
2. any pedal cycle with a **student** while the **student** is living in **student accommodation**
3. **damage** to tyres and accessories unless the pedal cycle is **damaged** at the same time
4. theft of an unattended pedal cycle unless it is in a locked building and securely locked to something that cannot be moved
5. **damage** that happens when the pedal cycle is used for racing, pace making, competition, exhibition or trials or for or connected in any way to a **business**
6. motorised pedal cycles
7. theft or **damage** to pedal cycles and accessories at **your home** when it is **unoccupied** or **unfurnished**

Section 4 Legal liability to the public

This Section of the Home cover wording explains the **cover we** provide for **your** legal liability to the public. **We** provide **cover** up to the **limit of cover** for this Section and there is an **excess you** must pay. These are explained and shown in the Sections Excesses and Standard limits of cover

If, during the **cover period**, someone is accidentally injured, accidentally killed or someone's property is **accidentally damaged** and **you** or **your** legal personal representatives or a member of **your family** are legally liable resulting from

- **you** living in **your home** or any other building, caravan or boat hired or borrowed by **you** as temporary accommodation
- **you** and **your family**'s normal day-to-day activities, sports, hobbies and pastimes
- domestic work by **domestic staff** happening
- anywhere in the geographical limits
- in the United States or Canada for up to 50 days in a row in a **cover period** and
- anywhere else in the world for up to 90 days in in a row in a **cover period We** may pay
- the amount that **you**, **your** legal personal representatives or **your family** are legally liable to pay as compensation and legal costs
- the costs and expenses to defend any legal action against **you**, **your** legal personal representatives or **your family** in Court
- lost income if **we** ask **you** or **your family** to attend Court as a witness

We do not cover

1. compensation or legal costs ordered by a Court outside England and Wales
2. death of or injury to you or your family
3. death of or **injury** to a tenant, paying guest or **domestic staff**
4. **damage** to property **you** or **your family** own or are responsible for except temporary accommodation in the **geographical limits**
5. **damage** to property any tenant, paying guest or **domestic staff** own or are responsible for
6. any fines or penalties from criminal proceedings
7. any amount a Court requires **you** or **your family** to pay

- to punish you or your family
- to try to stop the same circumstances that led to the incident happening again
- because **you** or **your family** have caused someone embarrassment or humiliation

8. compensation awarded by a criminal Court

We do not cover anything connected to or resulting from

9. any land or buildings **you** or **your family** own or use
10. a business
11. an animal that is not a domestic pet, horse or other equine animal
12. a **dangerous animal** or any animal that is not normally a domestic animal in the United Kingdom **you** or **your family** own, use or are responsible for
13. the spread of any contagious disease or virus
14. any lifts, vehicles, horse drawn vehicles, craft**,** cars, motorcycles, scooters, mobility scooters, golf carts, quad bikes, any other mechanically or electrically propelled vehicles, aircraft, and their accessories, caravans, trailers and their accessories
15. any ships, boats, sailboards, jet-skis, kiteboards and all other craft designed to be used on or in water except any non-mechanically propelled watercraft less than 5 metres in length while on an inland waterway or not more than 3 miles from the coast
16. any model vehicle, boat or aircraft
17. legal liability under any agreement if the legal liability would not exist if the agreement was not in place
18. hunting or racing of any kind unless on foot

Section 5 Unrecovered damages

This Section of the Home cover wording explains the **cover we** provide for **your** unrecovered damages. **We** provide **cover** up to the **limit of cover** for this Section. This is explained and shown in the Section Standard limits of cover

If **you** or **your family** have been injured or had property **damaged** and as a result a Court in the **geographical limits** has awarded **you** or **your family** compensation and costs in the **cover period**, and after 6 months

- the compensation and costs have not been paid or
- only part of the compensation or costs have been paid

We may pay

- the compensation and costs or
- the amount outstanding 90 days after the last payment

We do not cover

1. anything connected to or resulting from anything that would not have been covered in Section 4 Legal liability to the public if the claim had been made against **you** or a **member** of **your family**
2. compensation and costs when a Court's award of compensation and costs is being appealed
3. any compensation and costs from proceedings that started before the **cover period** where **you** or **your** legal representative knew or should have known that the compensation and costs may not be paid

How to claim

If **you** need to make a claim, please check **your Certificate of Entry** and this Home cover wording first to see if the cause of the **damage**, theft, loss, **injury** or death is included and if any **excess** applies.

Please also read the Claims conditions section

What you must do

After any **damage**, death, theft, loss or **injury you** must take all reasonable steps to prevent more **damage**, death, theft, loss or **injury**. If emergency repairs are needed to prevent more **damage**, death, theft, loss or **injury you** must make sure the repairs are done and keep the invoice(s). It is helpful if **you** take photographs of any **damage** before emergency repairs are carried out.

You can

- get a claim form online at http://www.theretailmutual.com/make-a-claim
- report a claim or send a claim form by email to claims@theretailmutual.com
- report a claim by telephone **0333 2121 008** Monday to Thursday 9.00am to 5.30pm, Friday 9.00am to 5.00pm, all other times **01424 850 333**

If **you** make a claim by telephone, it is helpful if **you** can tell **us your** Membership or **Certificate of Entry** number, shown on the front of **your Certificate of Entry**. **We** will ask **you** to explain what has happened, how and when it happened

Assistance with your claim

Please email or telephone **us** if **you** need any help filling in the online claim form or if **you** have any queries about **your** claim

Supporting documents

When **you** make a claim, **we** will ask **you** to give **us documents** to support the claim. It is a good idea to keep receipts, valuations, photographs, instruction booklets and guarantee cards as these will help to show **you** own the lost or **damaged** items and their value

Claims against you

If someone makes a claim against **you** for death, **injury** or **damage** to property, it is very important that **you** tell **us** about the claim as soon as **you** know about it and that **you** give **us** full details as soon as possible. **You** can call **us** or send the details by email or post. **You** must send **us** all legal documents or letters about the claim as soon as possible after **you** receive them and before any specified deadline ends. **You** must not take any action on legal documents or letters without **us** agreeing in writing

How we settle your claim

Amount of payment

For all covers the most **we** may pay is the **limit of cover** shown on **your Certificate of Entry**
For Section 1 Buildings the most **we** may pay will not be more than

- the **limit of cover** at the time of **damage** if all the buildings are beyond economical repair or reconstruction or
- any other **limit of cover** shown in **your Certificate of Entry** or in this Home cover wording If **we** agree to pay **your** claim under Section 1 Buildings, **we** will normally expect **you** to repair or rebuild **damaged buildings**. If **you** and **we** agree in writing that it is unreasonable to carry out repairs or rebuilding

We may pay

- the amount the **damage** has reduced the market value of the **buildings** by, up to the costs to repair or rebuild them

If at the time of any **damage**, loss or theft the value of **your home**, its **contents** or anything else included in this **cover** has a value more than the **limit of cover** that applies
We may only pay

- a percentage of the cost to **reinstate** what is **damaged**, lost or stolen based on what percentage the **limit of cover** is to the value at the time of **damage,** loss or theft

Public authority and European Union requirements

If **we** agree to pay a claim under Section 1 Buildings for **damage** to **buildings**, included in the **limit of cover**
We may also pay

- the extra costs to meet current buildings regulations, local authority or other statutory conditions or requirements for the **damaged** parts of the **buildings** that **you** were not already required to carry out before the **damage** happened

Excess

You will have to pay the first part of a claim where **your Certificate of Entry** shows an **excess** applies If more than one **excess** applies, **you** will have to pay the highest **excess**

Insurance or other indemnity

If **you** can claim for something covered by this **cover** under an insurance policy and that insurance policy

- has the same cover for **damage**, theft, **injury** or death **we** may only pay **our** share
- has different or more specific cover for the **damage**, theft, **injury** or death, **we** may only pay the amount left after they have paid the maximum they cover
    - is not on the same basis of **reinstatement** as **your cover we** may only pay the amount of the

excess under this **cover** which is more than the **excess** under the other cover
- if **you** have received compensation under any contract, legislation or guarantee for something included in this **cover**, **we** may only pay the amount left after **you** have received the full amount **you** are entitled to

Repair, payment etc.

We may choose to repair, restore or replace **your damaged** lost or stolen property. If repair, restoration or replacement is not possible **we** may choose to pay the cash value of the **damaged**, lost or stolen property
If **we** choose to replace a **damaged**, lost or stolen item it will be with a new item as close as possible to the original item when it was new
We will not agree to replace a **damaged**, lost or stolen item with a new improved version or pay the cost of buying a new replacement if

- the item can be repaired for less than the cost of a new one or
- **you** buy a second-hand replacement

Before the repairs or restoration are carried out or before **you** buy a replacement **you** must agree the costs with **us**. If **you** do not contact **us we** may not be able to help **you** with all or part of the costs

Automatic limit of cover change

If **your** property is **damaged**, lost or stolen **we** will reduce the **limit of cover** and only put it back to what it was when **you reinstate** it unless **you** ask **us** not to. **We** may ask **you** to pay an extra **contribution** when the **limit of cover** is put back to what it was

Matching pairs, sets or suites

If an item that is not a **valuable** and is one of a pair, or part of a set or suite is **damaged**, lost or stolen and it is not possible to repair, restore or replace it
We may pay

- the cost to replace the **damaged**, lost or stolen pair, set or suite

If **we** agree to replace the pair, set or suite, **you** must agree to give **us** the **damaged** and undamaged items if **we** ask **you** to

Valuables

If a piece of jewellery or **fine art and antiques** that is one of a pair or part of a set is **damaged** lost or stolen and it is not possible to repair, restore or replace it
We may pay

- the cost to replace the **damaged** lost or stolen pair or set up to the **limit of cover** for that pair or set

If **we** agree to replace the pair or set, **you** must agree to give **us** the **damaged** and undamaged items if **we** ask **you** to. If **you** do not give **us** the items
We may choose to pay

- the repair costs and any amount the repair has caused the market value to reduce by or
- the loss in market value

If any other **valuables** that are one of a pair or part of a set are **damaged** lost or stolen and it is not possible to repair, restore or replace them
We may choose to pay the

- repair costs or
- replacement cost of the **damaged**, lost or stolen item or
- loss in market value or
- cost to replace the pair or set if **you** give **us** the **damaged** and undamaged or remaining items

Wear and tear

We may reduce what **we** may pay for wear, tear and depreciation of clothes, furs and household linen or any item that cannot be repaired and is not replaced. If other items are in good condition **we** will not reduce for wear, tear and depreciation

Mobile phones and digital assistants

If a mobile phone, smartphone or personal digital assistant cannot be replaced because it is no longer available at the time the claim is made
We may choose to pay

- for a replacement that has similar or better features, providing
- the replacement costs no more than the original cost when it was last in production or
- up to the cost of the original when it was last in production
-

Interest

We will not pay interest on any amount **we** may pay **you** under this **cover**

Specified items

We will remove specified items from this **cover** if they are lost, stolen or destroyed

Recovered property

You must tell **us** as soon as possible if **you** recover any lost or stolen property **we** have paid a claim for **You** will have the option to pay **us** back the amount **we** paid **you** and keep the property or give the property to **us** if **we** ask for it

If **we** recover lost or stolen property after **we** have paid **you**, **you** have 60 days to buy it back from **us** from the date **we** write and tell **you we** have the property

We will charge **you** the lowest of

- what **we** paid **you** less the costs of recovering the item or
- the market value at the date of recovery

Claims conditions

These Claims conditions apply to all claims made under this **cover**. If **you** do not comply with these conditions **we** may not pay all or part of **your** claim and in certain circumstances **we** may cancel **your cover**

Cover under more than one Section

If **your** claim is covered under more than one Section **we** will only consider **your** claim under one Section

Preventing more damage, liability or the cost of a claim

When something happens that **you** may want to claim for **you** must take all reasonable steps to prevent more **damage**, theft, **injury** or death or the cost of the claim and allow **us** or **our** representatives to recover any lost or stolen property or identify any guilty person

Riot and civil commotion

If **your** property is stolen or **damaged** as a result of a riot or civil commotion **you** must give **us** full details as soon as **you** can and not later than 7 days after the **damage** happened

Theft, loss and malicious damage

If **your** property, including **money**, **valuables** and **cards**, is stolen or **damaged** by malicious persons or if **valuables**, **money** or **cards** are lost

You must

- report the theft, loss or **damage** to the police within 24 hours from when **you** first noticed the **damage** or the items were missing, obtain a police reference number and
- give **us** full details as soon as **you** can and not later than 7 days after **you** first noticed the **damage,** or the items were missing

Prosecutions, inquests and inquiries

You must contact **us** as soon as **you** know about any prosecution or intended prosecution, inquest or inquiry that could be connected in any way to something that could result in a claim under this **cover**

Claims against you or your family

If someone is injured, killed or someone's property is **damaged** and they or their representatives make or threaten to make a claim against **you** or **your family**

You or your family must

- not admit responsibility, pay anything or make any offer, promise or agreement to pay anything without contacting **us** for **us** to agree in writing
- not negotiate with anyone
- send **us** every letter, Claim Notification Form, legal document and any other document that is

connected to the incident as soon as it is received
- not take any action on any letters, Claim Notification Forms, legal documents or other documents without contacting **us** for **us** to agree in writing
- provide all information and documents that **we** reasonably ask for within 7 days

Other claims
You must contact **us** and give **us** full details as soon as **you** can and not later than 7 days from when something happens that could result in a claim under this **cover**, even if the claim is likely to be less than any **excess**

Valuables
If **you** have **cover** for **valuables**, all **valuables** worth more than £5,000 must be professionally valued every 2 years. If **you** make a claim for an item that does not have a current valuation **we** may not pay all or part of **your** claim

Supporting documents
You must give **us** documents to support any claim for **damage**d, lost or stolen property, for example
- receipts, valuations, guarantees, instruction booklets and photographs to show **you** own the item and its value
- a written quotation from a professional repairer for the cost of repair or a letter from a professional repairer saying it cannot be repaired or it is not worth repairing

Other cover
If there is any other cover or insurance anywhere else where **you** can claim for anything **you** want to claim for under this **cover you** must tell **us**
- the name of the insurance company
- their address
- the policy number
- the name of the policyholder if it is not **you**

Keeping property and emergency repairs
You must keep anything **you** are claiming for, for as long as **we** ask **you** to. **You** must not alter, repair, dispose of or destroy anything **you** are claiming for or anything connected with a claim or potential claim without contacting **us** for **us** to agree in writing. However, if emergency repairs are needed to prevent more **damage**, loss, theft, death or **injury you** must arrange for them to be done and keep the invoice(s)

Assisting us
You must co-operate with **us** and help **us** investigate and deal with **your** claim. **You** must let **us** know if **you** receive any information connected to **your** claim or a potential claim. **You** must follow any reasonable recommendation, request or instruction **we** give about **your** claim or a potential claim

Inspections
With a reasonable notice period, **we**, or someone acting for **us**, can enter **your home** and inspect any **damage** or where a theft or accident has happened**. We** can take into safekeeping any **damaged** property and then return it to **you** but this does not mean **you** can abandon **damaged** property to **us**

Salvage
Once **we** have paid a claim for anything **damaged** beyond repair, if **we** decide, it can become **our** property and **we** can deal with it how **we** want to

Claims handling
We have the right to manage, control and direct the way any claim is handled or settled
We can
- start, take over or defend any legal action in **your** name
- prosecute in **your** name for **our** benefit
- tell **you** to settle, compromise or close a claim in any way **we** decide unless it is unreasonable for **you** to do this

Subrogation

If **we** ask, **you** will take or allow **us** to take in **your** name all necessary steps to enforce rights against anyone at **our** expense

Any **money** recovered, unless **we** agree to something different in writing, will be paid in the following order

- to **us** for any claim payment and expense
- to you for your excess
- to **you** for any other financial loss that is not covered by this Home **cover**

Your legal costs and expenses

Where **we** provide cover for **your** legal costs and expenses **we** must agree the legal costs and expenses in writing before **you** incur them. If **you** do not give **us** the opportunity to agree the costs and expenses in writing, **we** may not be able to help **you** with the cost of all or part of them

General conditions

The following conditions apply to the whole of this **cover**

If **you** do not comply with the conditions that say **you** must do something or if **you** do not tell **us** about a change in **your** circumstances or a change to the information **you** gave **us**, **your cover** may not be valid or **We** may

- not pay all or part of **your** claim
- cancel your cover
- change the terms of **your cover**
- change your contribution
- add or change any **excess**

Automatic renewal

Before each renewal date, **we** will tell **you** the **contribution** and the terms and conditions that will apply for the following year

If **you** pay by direct debit, **we** will automatically renew **your cover** for **you** and collect **your contribution** unless **you** tell **us you** do not want to renew this way. For all other types of payment **you** must contact **us** to arrange payment before the renewal date.

Changes you must tell us about

You must tell **us** immediately if there are any changes to **your** circumstances or the information

- **you** gave **us** or someone acting for **you** gave **us** at any time before or during this cover

or

- shown on your Certificate of Entry

The sort of changes **you** need to tell **us** about include if

- **you** move to a new permanent address
- **your home** is not **your** main residence
- **you** intend to carry out any structural alterations, extensions or major repairs to **your home**
- **you** find out about any demolition, ground works, excavation or construction being carried out next to **your home**
- **you** intend to lend, let or sub-let **your home** to someone who is not a member of **your family**, or take in lodgers or paying guests
- **you** intend to use any part of **your home** for a **business**

  you do not need to tell **us** about this if
  - the **business** use is only clerical and
  - nobody is employed to work in **your home** and
  - there are no visitors or deliveries to **your home** connected to the business and
  - no business money or stock is kept in your home
- **your home** is going to be **unoccupied**
- **you** or **your family** buy anything expensive like new **contents**, cameras, jewellery and **fine art and antiques**, that mean the **limits of cover** need to be increased
- **you** or anyone in **your family** are declared bankrupt or enter into an Individual Voluntary Arrangement
- **you** or anyone in **your family** is charged with or convicted of any criminal offence apart from a driving offence

Cooling off period

If **you** decide that this **cover** is not what **you** need, **you** can cancel it by writing to **us** or emailing **us** within 21 days from

- when a **cover period** first starts or
- when **you** first receive or can access full details of **your cover** if this is after the **cover period** starts

We will refund any **contribution** paid for that **cover period** if **you** have not made a claim or there is no potential claim

Cancelling after the cooling off period

You can cancel this **cover** at any other time by writing to **us** or emailing **us**
We will refund any part of **your contribution you** have paid for the time after the cancellation date unless **you** have made a claim or there could be a claim under the current **cover period**

Cancellation by us

We may cancel your cover by sending you 14 days' notice to **your** address in shown on **your Certificate of Entry**. **We** will only do this for a valid reason, examples of valid reasons are as follows

- A change in risk that means **we** can no longer offer **you cover**
- Non-cooperation or failure to supply any information or documentation **we** reasonably ask for

Changes to your cover

If **your** circumstances change or **we** decide to make changes to **your cover**, **we** will write to **you** at the address on **your Certificate of Entry** and tell **you** why **we** have made changes and what they are. **You** will have 30 days to agree the changes. If **your** circumstances change **we** may decide **we** cannot continue to provide this **cover** and will try to offer **you** alternative **cover**

Contribution

You agree to pay **your contribution** for the full cover period

Discretionary cover

We provide this **cover** to **you** subject to **our** Rules and the terms of this Home cover wording. Any payment **we** may make under this **cover** is at **our** discretion. The Rules are available in the Members' area of **our** website http://www.retailmutual.com. To access the Members' area the Username is **Retail** and the Password is **Mutu@1!**

Increased risk

If **you** do not comply with something explained in this Home cover wording that **you** must do and this causes or increases the risk of **damage**, **injury**, death or theft or increases the amount of **damage**
We may

- not pay all or part of a claim
- cancel your cover
- change your cover
- change your contribution
- add or change any **excess**

Information

You must take reasonable care to give **us** full and accurate answers to questions **we** ask **you** when **you** apply for **cover**, make changes to **your cover**, renew **your cover** or when **you** make a claim

Interpretation

We use titles and headings in this Home cover wording to help find information. They do not affect or limit this Home cover wording or the **cover** in any way
Where any statute or statutory instrument is mentioned it includes any amendments or later legislation and any regulations made under the legislation
Where a single item is mentioned it can also mean more than one and where items are mentioned it can also mean a single item unless this does not fit the meaning or context of the wording

Law and jurisdiction

Under United Kingdom law, **you** and **we** may choose the law that applies to this **cover**. Unless **you** and **we** agree to use a different law, the law of the part of the United Kingdom, Channel Islands or the Isle of Man **you** live in will apply to this **cover**

You and **we** agree that any legal proceedings between **you** and **us** about this **cover** will take place in the Courts of the part of the United Kingdom, Channel Islands or the Isle of Man **you** live in

Minimum security requirements

The following locks must protect your home unless we have agreed something different and your Certificate of Entry shows what we have agreed

- final exit doors
    - a lock to British Standard BS3621 or
    - a 5 -lever mortice deadlock or
    - a multipoint locking system that includes a cylinder lock or
    - an automatic rim deadlock
- French doors
    - key-operated vertical security bolts top and bottom
- sliding patio doors
    - key-operated bolts fitted internally top and bottom
- all other external doors
    - key-operated horizontal security bolts top and bottom
- ground floor and basement opening windows, skylights and fanlights
    - key-operated window locks
- upper floor windows and upper floor skylights
    - key-operated window locks to all windows and skylights that can be accessed
- louvre windows
    - glass fixed with suitable adhesive
- sliding windows
    - key-operated window locks top and bottom
- domestic **outbuilding** doors and garage doors
    - key-operated locks or
    - a padlock to British Standard EN 12320:2001

No transfer

You cannot transfer this **cover** to any other person or legal entity unless **we** agree in writing Unless **we** agree in writing **you** will not give any other person or legal entity any

- right under this cover or
- right to sue **us** under this **cover** or
- right to sue **us** for anything connected with this **cover**

If **we** agree to make a payment under this **cover** after transferring it **we** will be entitled to deduct from the payment any money or **contribution you** owe or may owe **us**

Non-payment

If **you** do not pay **your** first payment at the start of **your cover** or the first payment at renewal, **we** will treat **your cover** as if it did not exist and **you** will not have any **cover** from the start or renewal date. If **you** pay by instalments and **you** do not pay an instalment on the day **you** should pay it, **your cover** will stop on that day.

If **you** miss a payment, **we** will contact **you** to tell **you your cover** does not exist or has stopped and give **you** the opportunity to make the payment. If **we** do not receive **your** payment by the date set, **we** will assume **you** do not want to continue with **your cover**

Precautions

You must always act as if **you** did not have this **cover You** must take reasonable precautions and pay to

- keep **your home** and property safe and in good condition and
- prevent or minimise any **damage**, **injury**, accident, illness, disease, loss or theft and prevent death and
- stop any activities that could result in a claim

As soon as **you** find any defect or danger in **your home** or property **you** must arrange to repair or remove it. In the meantime, **you** must take or arrange any extra precautions needed to remove or minimise the danger or prevent more **damage**

Precious stones and clasps

If **you** have **cover** for **valuables**, the stone settings and clasps of jewellery and watches valued at more than £5,000 must be checked by a competent jeweller once every 2 years. You must arrange to carry out any maintenance needed following the check

Security

When **you** and **your family** leave **your home** unattended or go to bed at night **you** and **your family** must

- lock all windows and doors except windows left open for ventilation where **you** and **your family** are sleeping and
- remove all keys and put them out of sight

Termination of membership

If this is the only **cover you** have with **us** and **you** or **we** cancel this **cover** or **you** do not renew it **your** membership of the **Mutual** will end

Third parties

No person or legal entity has any rights under or connected with this **cover** under the Contracts (Rights of Third Parties) Act 1999 but this does not affect the rights a person or legal entity has separately from that Act

Fraud

Protecting the Mutual and its Members from fraud

Fraud is a very serious crime. Someone who deliberately does not tell the truth, or does not give information asked for, to make a gain or cause a financial loss to someone else, such as the **Mutual**, is acting fraudulently

Fraud and dishonest acts

To protect the Mutual and **our** Members from fraudsters **we** may take serious action if anyone acts fraudulently

If all or part of a claim is fraudulent, false, dishonest or exaggerated in any way or if anyone acts fraudulently or dishonestly to get this **cover**

We may

- cancel **cover** without refunding any money
- cancel membership of the **Mutual**
- reject claims
- recover any money already paid for claims, through the Courts if necessary
- tell other organisations including anti-fraud databases
- tell the police

General exclusions

The following exclusions apply to the whole of this **cover**

Animals and insects

We do not **cover**

- lost or injured animals, birds or fish
- **damage** by chewing, scratching, tearing or fouling to **your home**, **your** property or someone else's property
- other **damage** by animals including domestic pets, except from a collision by an animal other than a domestic pet
- **damage** to **your home, your** property or someone else's property caused by insects, rats, mice, squirrels, pigeons, owls, foxes, bees, wasps, hornets, moths and any other similar creatures
- **damage**, injury or death caused by guard dogs

Breakdown
We do not cover mechanical breakdown, electrical breakdown or failure to any item or **damage** caused by mechanical or electrical breakdown or failure unless specifically included in **your cover**

Business
We do not cover anything connected to or resulting from a **business** or anything that happens at a **business** premises or any part of a **building** used for or connected with a **business**

Buildings worked on
We do not cover **damage**, loss or theft while repairs, maintenance, extensions or alterations happen to any part of **your home**

Computer virus
We do not cover anything caused by or resulting from a **computer virus**

Confiscation
We do not cover any financial loss or **damage** resulting from customs officials, other officials or authorities confiscating, delaying or withholding any of **your** property

Date recognition
We do not cover any financial loss or **damage** resulting from or connected in any way to any

- computer equipment, system or software or
- product, accessory, equipment or machinery that contains, is connected to or uses a data processor or microchip

that at any time does not correctly recognise, accept, respond to, retrieve, retain or process any data containing a date or part of a date

Deliberate loss or damage
We do not cover **damage**, theft, loss, **injury** or death caused by or resulting from a deliberate, malicious or unlawful act by

- **you**
- **your family**
- anyone acting for **you** or **your family**
- **domestic staff**
- any tenant or paying guest
- anyone lawfully in **your home**

This exclusion does not apply to theft by **domestic staff**

Excess
We do not **cover** your excess

Fees
We do not **cover** any costs or fees for preparing or submitting a claim under any Section of this **cover**
Gradual deterioration and normal use
We do not **cover** damage caused by

- anything that happens gradually
- the effect of light, temperature or humidity
- corrosion, mould, dry or wet rot, fungus or shrinkage
- scratching or denting
- normal use, wear and tear, cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing

Illegal activities
We do not cover **damage**, loss, theft, **injury** or death resulting from **your home** if it is used for any illegal activities or if **you** or **your family** are involved in or connected to any illegal activities

Indirect loss

We do not cover **damage**, **injury** or death that does not happen as a direct result of the incident that caused **you** to claim, unless specifically included in **your cover**

Liability and damage overseas

We do not cover **damage**, **injury** or death that happens outside the **geographical limits** unless specifically included in **your cover**

Not owned

We do not cover anything **you** or **your family** do not own or are not legally responsible for

Pollution

We do not cover **damage**, **injury** or death caused by or resulting from

- discharge, dispersal, seepage, migration, release or escape of any solid, liquid, gas, thermal irritant or contaminant, including
- smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste, in or on
    - land, groundwater, surface water or coastal waters or
    - any structure on land, or in the atmosphere or any contamination unless caused by
- a sudden and unforeseen event that can be identified or
- leakage from a domestic oil or LPG installation at **your home**

Pre-existing loss, damage or circumstances We will not consider any claims for

- any damage, theft, loss, injury or death that happened, existed or showed any signs that it had happened or existed before the start of a cover period or
- anything that results from or is connected to any damage, theft, loss, injury or death that happened, existed or showed any signs that it had happened or existed before the start of a cover period or
- any damage, theft, loss, injury or death that you knew about, or should reasonably have known about, before the start of a cover period that could result in a claim under this cover

Radioactivity and nuclear risks

We do not cover **damage**, **injury** or death caused by or resulting from

- ionising radiations or contamination by radioactivity from any irradiated fuel
- nuclear waste from the combustion of nuclear fuel
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or its nuclear components
- any weapon or other device utilising radioactive material, radioactive matter, ionising radiation, atomic fission, nuclear fission, atomic fusion, nuclear fusion or other similar reaction

Reduction in value

We do not cover any reduction in the

- value of **your home** resulting from rebuilding or repairing the **buildings**
- market value of an item resulting from its repair or restoration

Sonic bangs

We do not cover **damage** caused by or resulting from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds

Terrorism

We do not cover **damage** caused by or resulting from any act, threat of force or violence

- by any person or
- any group or groups of people
- acting alone or connected with any organisation carried out for
- political, religious, ideological or similar reasons
- to influence any government or to put any member of the public in fear and **damage** caused by or resulting from
- any action taken to control, prevent or suppress any act of terrorism
- the failure in the supply of gas, water, electricity or telephone services caused by an act of terrorism
- terrorism even if something covered under this Home cover wording happens at the same time or

terrorism is involved in the sequence of the cause of any **damage**

Theft

We do not cover theft, attempted theft or **damage** caused by theft or attempted theft from

- an unattended vehicle including motorhomes unless the items are hidden from view in a closed boot, luggage, storage or glove compartment and the vehicle is securely locked
- an unattended caravan or static holiday home unless the caravan or static holiday home is parked at
    - **your home**
    - a secure storage site
    - a recognised caravan or camping site and
    - the caravan or static holiday home is securely locked and
    - **personal belongings**, **valuables**, **money**, and **cards** in it are hidden from view in a closed storage compartment
- any craft or an unlocked hotel, motel or bed and breakfast room
- baggage or if the baggage itself is stolen except when it is carried by hand or under the personal supervision of **you** or **your family**

We do not cover anything resulting from someone using any type of payment that is counterfeit, false, forged, fraudulent, invalid or that any type of payment **you** cannot recover or redeem

Vehicles, craft, caravans, mobile homes

We do not cover d**amage** caused to, by or resulting from the use of a vehicle or craft including

- cars, motorcycles, scooters, mobility scooters, golf carts, quad bikes, aircraft, any other mechanically or electrically propelled vehicles, mobile homes, caravans, trailers, ships, boats, sailboards, jet-skis, kiteboards, sand yachts, wet bikes, hovercraft, train gliders, hang-gliders, caravans or trailers
- and all other craft designed to be used on land in or on water and
- their accessories, parts, installed radios, satellite navigation systems, televisions, cassette players, compact disc players, MP5 players, DVD players and any other similar articles

This exclusion does not apply to domestic gardening equipment and electric wheelchairs

War

We do not cover **damage**, **injury** or death

- caused by or resulting from or
- caused by or resulting from any action taken to control, suppress or prevent
- war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power

Making a complaint

We always try to provide **our** Members with the very best service, but **we** recognise that **we** might not always get things right first time. If **you** are not completely happy with any aspect of **your cover** with **us** or **our** service, please let **us** know as soon as possible so **we** can try to put things right for **you**. If **you** want to make a complaint about **your cover** for any reason, **you** can let **us** know by phone or email using the usual contact details notified to **you**. Alternatively, **you** can write to **us** at:

The Retail Mutual, First Floor, Douglas House, Quarry Hill Road, Tonbridge, Kent, TN9 2RH

When **you** get in touch with **us**, **you'll** need to tell **us** your contact details including membership number, what's gone wrong and what **you** would like **us** to do to put things right. **We** will try to resolve **your** complaint within three working days, however if **we** are unable to do so, **we** will write to **you** to acknowledge receipt, advise who is dealing with the complaint and what steps are being taken. **You** will be kept fully informed of the progress of **your** complaint until it is concluded.

The mutual covers are provided by the Mutual on a discretionary basis up to the limit of the Mutual's retention. Provision of discretionary cover is not regulated by the Financial Conduct Authority and therefore there is no ultimate right of referral to the Financial Ombudsman Service.