

Unoccupied

Unoccupied Home Insurance Policy



For policy reference: UNC/0915/PW

Defined Words

Any words with special meanings are shown in bold. A list of defined words is shown at the end of this KeyFacts document or **you** can refer to the 'Definitions' section of the Unoccupied policy wording, a specimen of which is available on request from **your broker or insurance intermediary**.

The **policy** documentation can also be made available to **you** in large print, audio or Braille on request via **your broker or insurance intermediary**.

This Summary

This KeyFacts summary does not contain the full terms and conditions of the contract which can be found in the insuring document, a copy of which is available on request. The summary does not form part of **your policy**.

Insurer

The insurance is underwritten by **underwriters** as shown in **your schedule** of insurance under a facility managed by Plum Underwriting Ltd.

The Unoccupied Insurance Policy

'Unoccupied' is a dedicated insurance policy which is designed to cover vacant residential homes and is available on short term policy periods. The policy covers the following:

- The **buildings of your property**
- **Contents**
- **Your** liabilities to the public and any domestic employees
- Legal Expenses

The **policy** will relate to those sections of the insurance which **you** request and **we** agree to insure.

Cover is based on specified perils and is available in a choice of three levels of cover "Bronze, Silver and Gold" (from basic to full perils) so it's very important **you** discuss **your** requirements with **your broker or insurance intermediary** to ensure **you** get the right cover for **you**.

Customer Service & Complaints Procedure

Plum Underwriting and **your broker or insurance intermediary** are committed to providing **you** with the highest standard of service at all times. If **you** have any questions or queries about **your policy** or the handling of any claim, in the first instance please contact **your broker or insurance intermediary** shown on **your schedule**.

Customer Complaints Procedure

In the event that **you** wish to make a complaint regarding **your policy** or claim please follow the complaints procedure shown in **your schedule**.

Financial Ombudsman Service

All **underwriters** providing cover under this **policy** are members of the Financial Ombudsman Service, a free service set up by parliament to sort out individual complaints that consumers and financial businesses aren't able to resolve themselves.

Please see the customer complaints procedure shown in **your schedule** for details of the Financial Ombudsman Service.

Significant Features & Benefits

Buildings and **contents** are covered for loss or damage caused by the following specified perils:

| Buildings and Contents Standard Cover | Bronze | Silver | Gold |
|---|---------------|---------------|-------------|
| Fire, lightning, explosion or earthquake | ✓ | ✓ | ✓ |
| Aircraft and other flying devices or items dropped from them | ✓ | ✓ | ✓ |
| Subsidence or heave of the site on which the buildings stand or landslip | ✓ | ✓ | ✓ |
| Your legal liability for accidents to domestic staff up to £5,000,000 for any one accident or series of accidents arising out of one event (Contents only) | ✓ | ✓ | ✓ |
| Your legal liability as owner up to £2,000,000 for any one accident or series of accidents arising out of one event | ✓ | ✓ | ✓ |
| Storm, flood or weight of snow | X | ✓ | ✓ |
| Collision by any vehicle or animal | X | ✓ | ✓ |
| Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts (buildings only) | X | ✓ | ✓ |
| Falling trees, telegraph poles or lamp-posts | X | ✓ | ✓ |
| Escape of water from or frost damage to fixed water tanks, apparatus or pipes (limited to £5,000) | X | X | ✓ |
| Escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation (limited to £5,000) | X | X | ✓ |
| Theft or attempted theft (limited to £5,000) | X | X | ✓ |
| Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously (limited to £5,000) | X | X | ✓ |
| Buildings Additional Cover (automatically included) | | | |
| Accidental Damage to Fixtures & Fittings | ✓ | ✓ | ✓ |
| Accidental Damage to Services | ✓ | ✓ | ✓ |
| Professional Fees & Expenses | ✓ | ✓ | ✓ |
| Sale of your Premises | ✓ | ✓ | ✓ |
| Replacement Locks (limited to £2,500) | ✓ | ✓ | ✓ |
| Unauthorised Use of Electricity Gas or Water (limited to £2,500) | ✓ | ✓ | ✓ |
| Garden, Plants & Shrubs (limited to £1,000, £250 per plant, tree or shrub) | ✓ | ✓ | ✓ |
| Loss of Metered Water (limited to £1,000) | X | X | ✓ |
| Trace & Access (limited to £5,000) | X | X | ✓ |
| Loss of Oil (limited to £1,000) | X | X | ✓ |
| Contents Additional Cover (automatically included) | | | |
| Replacement Locks (limited to £2,500) | ✓ | ✓ | ✓ |
| Loss of Metered Water (limited to £1,000) | X | X | ✓ |
| Loss of Oil (limited to £1,000) | X | X | ✓ |

Significant or Unusual Exclusions of Limitations

Contents does NOT include:

- Motor vehicles (other than domestic gardening equipment, motorised mobility scooters, electric wheelchairs or powerchairs) caravans, trailers or watercraft or their accessories
- Any living creature
- Any part of the **buildings**
- Any property held or used for business purposes
- Any property insured under any other insurance
- Deeds, registered bonds and other such documents
- Gemstones, jewellery, watches and furs
- Land or water
- Stamp or coin collections
- **Money** or credit cards

Exclusions that apply to the whole of this insurance include but are not limited to:

- Loss or damage occurring before cover starts or arising from an event before cover starts
- Loss or damage caused by deliberate acts by **you** or any of **your** employees
- Loss, damage or liability caused by or contributed to or by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- Loss, damage or liability resulting from computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date
- Loss, damage or liability caused by biological or chemical contamination arising from an **act of terrorism**; and/or steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived **act of terrorism**
- Any reduction in value of the property insured following repair or replacement
- **We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanctions prohibition or restriction imposed by law or regulation
- **We** will not pay any claim for loss, damage or liability arising in relation to any **building works** and/or out of the activities of contractors that have been appointed to undertake **building works** at the **property**.
- **We** will not pay any claim for loss, damage or liability whilst **building works** are being undertaken unless **your** contractor(s) have a minimum of £2,000,000 public liability insurance in place for the duration of the **building works**.

Index Linking

The **Buildings** and **Contents sum(s) insured** are index linked to protect **you** against inflation (only if applicable).

Excess

An excess is the amount shown in **your schedule** or **endorsement** which **you** will be responsible for paying in the event of each and every claim.

The standard policy **excess** is NIL unless a different limit is shown on **your schedule**.

For claims resulting from **subsidence**, **landslip** or **heave** the **excess** is £1,000, unless a different limit is shown on **your schedule**.

If **your** claim is in respect of a single event and **we** are paying **you** under multiple sections of **your policy** then **we** will only deduct the highest **excess** of those sections rather than deducting each **excess** under each section.

Any specific **excess(es)** that may be applied will be advised to **you** and shown on **your schedule**.

Your Policy Documentation

Language

The language of this insurance contract and all communications relating to it will be in English.

Correct Information and Changes in Circumstances

The information **you** have supplied to **us** on the proposal form, and/or statement of fact and/or any supplementary information, is used to determine whether **we** will accept **your** insurance and if so the premium to be charged and the terms, conditions and exclusions to be applied.

You must therefore ensure to the best of **your** knowledge and belief that all the information **you** provide to **us** is correct and accurate at all times.

You must immediately notify **us** via **your broker or insurance intermediary** if:

- any information is incorrect
- there is a change in the information **you** have given **us**

We will correct or change the information and use the information to determine whether **we** will continue to accept **your** insurance and either:

1. Continue **your policy** unchanged
2. Backdate any terms, conditions, exclusions or additional/return premium that would have applied at the effective date of the correction and/or change. This could result in a claim not being paid under this insurance.
3. Cancel **your policy** giving **you** notice as per the cancellation condition shown in this **policy** wording or on **your schedule**. This could result in a claim not being paid under this insurance.
4. Treat **your policy** as if it never existed

We will treat **your policy** as if it never existed and **we** will not pay **your** claim if **you** or **your** representative has:

- deliberately misrepresented any information given
- deliberately or falsely overstated information given

How to make a Claim

To make a claim, **you** can contact **us** by telephone, email or post – please refer to the section ‘How to Make a Claim’ in **your policy schedule** for the contact details.

When notifying a claim, please provide **your** name, **policy** number (shown on **your schedule**), the name of **your broker or insurance intermediary** and full details of the loss or damage.

There are a number of claims conditions that operate, please refer the following pages which explains **your** duties in the event of a claim and how **we** deal with **your** claim.

For Sections 1 to 4 please see pages 14 and 15.

For Section 5 please see pages 32 and 33.

How We Settle Your Claim

Buildings

If **your** claim for loss or damage is covered under section one, **we** will at **our** option pay the costs of repairing or rebuilding as long as:

- the **buildings** were in a good state of repair immediately prior to the loss or damage and
- the **sum insured** is enough to pay for the full cost of rebuilding the **buildings** in their present form and
- the damage has been repaired or loss has been reinstated.

We will pay up to 50% of the cost of replacing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function but no more than the **buildings sum insured** shown in **your schedule**.

Contents

If **you** claim for loss or damage to the **contents** **we** will at **our** option repair, replace or pay for any article covered under section two.

For total loss or destruction of any article **we** will pay **you** the cost of replacing the article as new, as long as:

- the new article is as close as possible to but not an improvement on the original article when it was new; and
- **you** have paid or **we** have authorised the cost of replacement.

The above basis of settlement will not apply to:

- clothes
- pedal cycles

where **we** will pay up to the value of the item at the time of loss or damage.

We will pay up to 50% of the cost of replacing any undamaged parts of the **contents** which form part of a pair, set, suite or part of a common design or function but no more than the **contents sum insured** shown in **your schedule**

Significant Conditions

Inspecting the Property

We will not pay any claim for loss or damage unless **you** or **your** adult representative:

- inspects the **premises** internally and externally once every 14 days (unless an alternative frequency is shown in **your schedule**).
- keep a record of dates, times and any observations of internal and external inspections
- provides **us** with a copy of the inspection record when requested

Example of an inspection record:

| Name | Date | Time | Observations/Actions |
|------------|------------|-------|--|
| John Smith | 17/12/2015 | 14:20 | All rooms checked and found in good condition, left fully locked with alarm activated. |

Inspection Checklist

Whilst not exhaustive, the following is a list of areas which **you** or **your** adult representative may consider including in the inspection to mitigate any loss or damage:

- Windows shut and fastened and locked
- All external doors shut, fastened and locked when the **premises** are left unattended.
- Check throughout **property** for any signs of ingress of water
- Check inside and outside of the **property** for any signs of leaks/escape of water.
- Check all windows and doors of the **property** for signs of any attempted forced entry
- Remove any build up of newspapers and post
- Consider sealing letter box
- Remove any rubbish that has accumulated outside of the **property** or in doorways/porches
- If fitted ensure the intruder alarm is fully functional and operates correctly
- If fitted ensure CCTV fully functional and operates correctly
- Ensure electrical appliances are switched off when not in use.
- Ensure any uncontained electrical wiring is in good condition and no bare wires are showing
- Roof tiles in good order, no slipped or broken tiles
- Flat roofs in good condition, no rips/tears or pooling of water
- Ensure gutters and rainwater goods are regularly checked and cleared of any build up of leaves/rubbish
- Ensure trees and shrubs maintained with any damage/diseased sections being removed.
- Gardens maintained/rubbish removed
- Ensure aerial and satellite dishes are secured
- Internally ensure water is free running through sanitary ware and there are no signs of blockages
- Lift drain inspection covers to ensure water is free running and that there are no signs of blockages
- Check level of oil in external tanks is in line with expectation
- Check oil tanks externally for damage or leaks
- Ensure central heating functional and operates correctly including timers
- Check any garages/outbuildings for signs of any attempted forced entry

Building Works

If **you** intend to undertake any work to extend, renovate, build or demolish any part of the **buildings** and the estimated cost is more than £25,000, **you** must tell **us** about the work at least 14 days before the work starts and where **you** enter into any contract for the works.

You do not need to tell **us** if the work is for redecoration only.

Fraudulent Claims

If **you** or anyone acting on **your** behalf makes a claim knowing it to be false or fraudulent in amount or in any other respect **we** will cancel this **policy** from the date of the fraudulent act.

We will seek to recover any payments from **you** which **we** have already made in respect of the fraudulent claim.

This action will not affect any previous claims unless the fraudulent act took place before any previous claims in which case the **policy** will be cancelled from the date of the fraudulent act and therefore no cover exists after this date and **we** will seek to recover any payments from any previous claims which **we** paid **you** on or after the date of the fraudulent act.

Underinsurance

Buildings

If **you** are under-insured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your sum insured** for the **buildings**, then **we** will only pay a proportion of the claim. For example if **your sum insured** only covers one half of the cost of rebuilding the **buildings**, **we** will only pay one half of the cost of repair or replacement.

Contents

If **you** are under-insured, which means the cost of replacing or repairing the **contents** at the time of the loss or damage is more than **your sum insured** for the **contents**, then **we** will only pay a proportion of the claim. For example if **your sum insured** only covers one half of the cost of replacing or repairing the **contents**, **we** will only pay one half of the cost of repair or replacement.

Period of Insurance

Your schedule states the **period of insurance**

The period covered by this insurance is normally 90 days, 180 days, 270 days or 12 months. Extensions (for short term policies) and Renewal (for 12 month policies) will be subject to the terms and conditions that apply at the time of extension or renewal

If **we** have agreed a different **period of insurance your schedule** will state the agreed **period of insurance**.

Cooling Off & Cancellation

Cooling-off period

If **you** find this insurance does not meet **your** requirements, **you** are entitled to cancel this insurance by writing to **your broker or insurance intermediary** within 14 days of either the date **you** receive **your policy** documentation or the start of the **period of insurance**, whichever is the later.

We will refund any premium **you** have paid, providing that **you** have not made a claim.

Cancellation

1. Cancellation of **your policy** by **you**:

You may cancel this **policy** at anytime by giving written notice to **us** via **your broker or insurance intermediary**.

2. Cancellation of **your policy** by **us**:

We may cancel this **policy** or any part of it if there are serious grounds to do so by giving **you** 21 days written notice via your **broker or insurance intermediary** detailing the reason for cancellation by recorded delivery to the correspondence address stated in **your** latest **schedule**.

We will detail the reason for the cancellation in our written notice to **your broker or insurance intermediary**.

Examples of where **we** would cancel **your policy** are as follows:

1. Where **we** have been unable to collect a premium payment.
2. A change in the information **you** have previously given **us** where **we** are able to demonstrate that **we** would not normally offer insurance.
3. Unacceptable behaviour by **you** such as abusive behaviour or language, intimidation or bullying of **our** staff or suppliers.
4. **You** have deliberately misrepresented any information given to **us**.
5. **Your** failure to cooperate with **us** in accordance with **our** claims conditions where it affects **our** ability to process **your** claim.
6. If **you** have acted fraudulent in any way.
7. **You** have deliberately or falsely overstated information given to **us**.

Examples 4 & 7 above are more likely to result in **us** treating **your policy** as if it never existed as detailed under the 'Correct Information and Changes in Circumstances' notice under the 'Your Policy Documentation' section on page 2.

3. Cancellation by **us** following a fraudulent claim

If **you** make a fraudulent claim under this **policy we** will cancel **your policy** from the date of the fraudulent act.

4. Premium refund following cancellation of **your policy**:

In the event of cancellation by **you**, **your** premium refund will be calculated as follows:

If **you** cancel after the initial 14 day 'cooling off' period any refund will be on a proportional basis and always subject to the current **period of insurance** being claim free.

If **you** have made a claim in the **period of insurance** being cancelled **we** will retain 100% of the premium and no refund will be due to **you**.

In the event of cancellation by **us**, **your** premium refund will be calculated as follows:

Any refund will be on a proportional basis and always subject to the current **period of insurance** being claim free.

Authorisation, Regulation & Compensation

Plum Underwriting Limited

Plum Underwriting Limited is registered in England and Wales: 04509589, 36-38 Botolph Lane, London, EC3R 8DE

Plum Underwriting Limited is authorised and regulated by the Financial Conduct Authority, 309166.

Underwriters

All **underwriters** providing cover under this **policy** are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority unless stated otherwise in **your schedule**.

Further details can be found on the Financial Services Register at www.fca.org.uk/register

The Financial Conduct Authority

The Financial Conduct Authority (FCA) want consumers to use financial services with confidence and have products that meet their needs, from firms and individuals they can trust.

To achieve this, the FCA regulates firms and financial advisers so that markets and financial systems remain sound, stable and resilient and their aim is to help firms put the interests of their customers and the integrity of the market at the core of what they do.

You can contact the FCA as follows:

The Financial Conduct Authority
25 The Colonnade, Canary Wharf, London E14 5HS

UK: 0800 111 6768 (freephone)
From abroad: +44 20 7066 1000
Email: consumer.queries@fca.org.uk

Prudential Regulation Authority

The Prudential Regulation Authority's (PRA) role is defined in terms of two statutory objectives to promote the safety and soundness of banks, building societies, credit unions, insurers and major investment firms and specifically for insurers, to contribute to the securing of an appropriate degree of protection for policyholders.

You can contact the PRA as follows:

The Prudential Regulation Authority
20 Moorgate, London EC2R 6DA

Telephone: +44 (0)20 3461 7000
From abroad: as above
Email: PRA.FirmEnquiries@bankofengland.co.uk

Financial Services Compensation Scheme

All **underwriters** providing cover under this **policy** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if an insurer is unable to meet its obligations to **you** under this contract.

If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. The Scheme contact details are as follows:

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
EC3A 7QU

Telephone: 0800 678 1100

Further information about the Scheme is available from the Financial Services Compensation Scheme: www.fscs.org.uk.

Subscribing Underwriters' Several Liability

The subscribing **underwriters'** obligations under the contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing **underwriters'** are not responsible for the subscription of any co-subscribing **underwriters'** who for any reason does not satisfy all or part of its obligations.

With several liability, each party (the **underwriter(s)** in this case) are liable only for their own specified obligations. If any party (any **underwriter**) is unable to satisfy their obligation, the responsibility does not pass to other parties.

Laws Applying

Choice of Law

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary prior to the inception of this **policy**, this insurance shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

Contracts (Right of Third Parties) Act 1999

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

Protecting your Information

All personal information about **you** will be treated as private and confidential (even when **you** are no longer a customer), except where the disclosure is made at **your** request or with **your** consent in relation to administering **your** insurance or where Plum Underwriting Ltd are required by law.

Some or all of the information **you** supply to Plum Underwriting Ltd in connection with **your** insurance proposal may be passed to insurance companies and other companies for underwriting, claims and premium collection purposes. **Your** data will be held in accordance with the Data Protection Act 1998, under which **you** have a right of access to see personal information about **you** that is held in our records, whether electronically or manually. If **you** have any queries, please write to **your broker or insurance intermediary**.

Plum Underwriting Ltd and/or the **underwriters** and/or credit providers may use publicly available data from a variety of sources, including credit reference agencies and other external organisations to verify **your** identity or creditworthiness, to avoid fraud, and to obtain beneficial quotes and payment options on **your** behalf. Each of the searches may appear on **your** credit report whether or not **your** application proceeds.

By agreeing to these terms and conditions **you** agree to these uses of **your** information.

Defined Words

The following definitions apply to all sections of this **policy**. Additional definitions are shown in the sections to which they apply. A full specimen wording is available from **your broker or insurance intermediary**.

Accidental Damage

Sudden and unintentional physical damage that occurs unexpectedly and not through wear and tear, breakdown or malfunction.

Act of Terrorism

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

political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

Bodily injury

Shall include death or disease.

Buildings

- the **property** as shown as the 'premises insured' on **your schedule** and its decorations
- fixtures, fittings and fitted appliances attached to the **property**
- **swimming pools**, hot tubs, tennis courts, drives, paths, patios and terraces, walls, gates and fences, fixed fuel tanks, septic tanks, lamp posts, wind turbines, solar panels, stairlifts and ornamental fountains and ponds **you** own or for which **you** are legally liable and within the **premises** named in the **schedule**.

Building Works

Any building work, structural or non structural over £25,000 in total.

Contents

Household goods and other items within the **property** which belong to **you** or for which **you** are legally liable for.

Contents includes:

- leaseholder's fixtures and fittings (not tenant's)
- carpets
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the **property**
- **precious metals** up to £1,000 within the private dwelling
- pedal cycles up to £500 in total per claim
- **contents** in garages and outbuildings up to £500 in total per claim
- **Fine art and antiques** up to 10% of the **contents sum insured** in total per claim

Contents does not include:

- motor vehicles (other than domestic gardening equipment, motorised mobility scooters, electric wheelchairs or powerchairs), caravans, trailers or watercraft or their accessories
- any living creature
- any part of the **buildings**
- any **contents** held or used for business purposes
- any property insured under any other insurance
- deeds, registered bonds and other such documents
- gemstones, jewellery, watches and furs
- land or water
- stamp or coin collections
- **money** and credit cards

Endorsement

A change in the terms and conditions of this insurance that can extend or restrict cover.

Excess

The amount shown in **your schedule** or **endorsement** which **you** will be responsible for paying in the event of each and every claim.

Fine art and antiques

Individual items, collections and sets which are of artistic merit, historical value, novel, rare and/or unique including:

- antique and designer-made furniture, paintings, drawings, etchings, prints, photographs, tapestries, carpets, rugs, books and manuscripts
- sculptures, ornaments, porcelain and glass
- clocks, barometers, mechanical art and objects d'art
- medal collections, wines, memorabilia and other collectables such as models and dolls all belonging to you or for which you are legally responsible

Fine art and antiques does not include **precious metals**.

Heave

Upward movement of the ground beneath the **buildings** as a result of the soil expanding.

Landslip

Downward movement of sloping ground.

Money

- current legal tender, cheques, postal and money orders
- postage stamps
- savings stamps and savings certificates, travellers' cheques
- premium bonds, luncheon vouchers and gift vouchers
- electronic cash pre payment cards
- travel and seasonal travel tickets held for any purpose

Period of insurance

The length of time for which this insurance is in force, as shown in the **schedule** and for which **you** have paid and **we** have accepted a premium.

Precious Metals

Gold, silver and platinum, including gold and silver plate but NOT jewellery and/or watches

Policy

This insurance document and **your schedule** including any **endorsement(s)**.

Premises

The address which is named in the **schedule**.

Property

The vacant private dwelling and the garages and outbuildings at the **premises** shown on **your schedule**.

Rebuilding expenses

- Necessary costs incurred for architects, surveyors, consulting engineers, design engineers and legal fees incurred with **our** prior agreement to assist in the repair or rebuilding of the **buildings**
- The cost incurred to clear the site and make safe provided agreement has been given by **us** unless immediate work is required to prevent further damage
- Costs incurred to comply with government or local authority requirements provided that the **buildings** were originally constructed according to any government and local authority regulations at the time, and **you** received notice of the requirement after the damage giving rise to the claim occurred

Sanitary ware

Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.

Schedule

The **schedule** is part of this insurance and contains details of **you**, **your** statement of fact, the **premises**, the **sums insured**, the **excess**, any **endorsement(s)**, the **period of insurance** and the sections of this insurance which apply.

Settlement

Downward movement as a result of the soil being compressed by the weight of the **buildings** within ten years of construction.

Subsidence

Downward movement of the ground beneath the **buildings** other than by **settlement**.

Sum(s) Insured

The amounts shown against each section, limit and/or item in **your schedule** and/or in this **policy**.

Swimming pools

Swimming pools which are permanently installed.

United Kingdom

The '**United Kingdom**' will include England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, and journeys between these countries.

We/us/our/underwriters

Underwriters as named in **your schedule**.

You/your/insured

The person, persons, organisation or company named in the **schedule** as policyholder(s), all members of their family, their civil partner or co-habiting partner, and domestic employees who permanently live in the **property**.

If **you** die **your** personal representatives will be covered to pursue or defend cases covered section five (5) of this insurance on **your** behalf that arose prior to or out of **your** death.

Your broker or insurance intermediary

The person or persons who placed this insurance on **your** behalf.