



Unoccupied

Home Insurance Policy



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Welcome to Plum Underwriting

Thank you for choosing to insure with Plum Underwriting.

Plum is a specialist home insurance provider, established in 2002. We offer our products to our broker partners in the UK and Ireland, and have built a consistently good reputation based on our excellent customer service and underwriting strengths.

We strive to ensure that you, the policyholder, receive a home insurance policy that is tailored to meet your individual requirements.

We choose our underwriting partners very carefully, based on their financial strength and service capabilities. The underwriter(s) for your policy is as detailed in your Policy Schedule. Our claims service is designed to respond when you need it most – 24 hours a day, 7 days a week.

As a result of our attention to customer service and policy cover we have been voted among the top 10 Personal Lines insurers by UK brokers for the last 5 years running. We are delighted to be given the opportunity to insure your home and can assure you that we will do all we can to keep you as a valued customer for many years ahead.



David Whitaker
Managing Director



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Your Policy

Your policy sets out clearly what is and what is not covered and to assist **you**, any words or phrases with special meanings have been defined and are in bold.

The **policy** sections are:

BRONZE COVER

1. **Buildings**
2. **Contents**

SILVER COVER

1. **Buildings**
2. **Contents**

GOLD COVER

1. **Buildings**
2. **Contents**
3. Accidents to **Domestic Employees**
4. Legal Liability to the Public
5. Legal Expenses

Your schedule states whether **you** have selected the Bronze, Silver or Gold level of cover.

Your Policy Documentation

Your schedule details which sections are covered and which **underwriter** is providing the cover under each section.

It is essential that **you** read **your policy**, **your schedule** and any **endorsements** that may be applicable very carefully. All these documents must be read together and any word or phrase which has been defined in this **policy** will have that meaning wherever it appears.

Words or phrases with special meanings which have been defined are shown in bold. A list of defined words and their meanings is shown in the section 'Definitions – Words with Special Meanings' which is on page 7.

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 notify **us** as soon as practicably possible 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 policy schedule of insurance**. This could result in a claim not being paid under this insurance.
4. Treat **your policy** as if it never existed.

Your Policy Documentation

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

Cooling Off and 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 notifying **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 following non-payment correspondence issued to **you** by **us**.
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. If **you** have made a claim **you** will not be eligible for a refund and **you** must pay **us** any amount **you** still owe **us** for the period for which **you** have been insured.

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Customer Service and 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

Complaints that Plum Underwriting or **underwriters** cannot resolve may be referred to the Financial Ombudsman Service.

The Financial Ombudsman Service is a free service set up by parliament to sort out individual complaints that consumers or small business are not able to resolve with financial businesses.

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

Authorisation, Regulation and 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, FRN 309166.

Underwriters

The **underwriters** for **your policy** are detailed on **your policy schedule** under the 'underwriters' section.

You can also visit our website which shows further detail at www.plum-underwriting.com/about/underwriting-capacity/

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

Authorisation, Regulation and Compensation

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 **underwriter** 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

Your policy or sections of **your policy** may be underwritten by more than one **underwriter**. **Your schedule** confirms who the **underwriter(s)** are for **your policy** or section of **your policy**.

Where there is more than one **underwriter** noted, each **underwriter** is solely responsible for their own percentage of **your policy** or section of **your policy**, they are not responsible for any other **underwriter(s)** percentage of **your policy** or section of **your policy**.

The responsibility does not pass to any other **underwriter** noted in the event that for what ever reason, another **underwriter** does not satisfy all or part of its obligations under **your policy** or section of **your policy**.

This is standard procedure where more than one **underwriter** is underwriting **your policy** or section of **your policy**. **You** can rest assured that Plum Underwriting Limited chooses **underwriter(s)** that are financially stable and professional ensuring that they will always meet their obligations in accordance with **your policy** or section of **your policy**.

You are also covered by the Financial Services Compensation scheme as detail at the top of this page.

You can also visit our website which shows for further detail at www.plum-underwriting.com/about/underwriting-capacity/

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Laws Applying

Choice of Law and Jurisdiction

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.

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 13, 16 and 17.

For Section 5 please see page 41.

Definitions - Words with Special Meanings

The following definitions apply to all sections of this **policy**. Additional definitions are shown in the sections to which they apply.

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**
- underground services, sewers, pipes, cables and drains which connect to the public mains.
- **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**

Buildings Works

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

Computer Viruses

A set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network.

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 in total per claim 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**

Credit cards

Credit cards, charge cards, debit cards, bankers cards and cash dispenser cards which belong to **you**.

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Definitions - Words with Special Meanings

Domestic employee(s)

Any person employed by **you** under a contract of service which is solely for private domestic duties excluding any employee involved in demolition, alterations, extensions or renovations to any part of the **home**.

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, share certificates and savings certificates, travellers' cheques
- premium bonds, luncheon vouchers, phone cards 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

The **policy** wording as referenced by the **policy** wording reference in **your schedule, 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**.

Definitions - Words with Special Meanings

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 (including foster children and children of co-habiting partners), their civil partner or co-habiting partner, and **domestic employee(s)** 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.

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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 the **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 system is fully functional and operates correctly
- If fitted, ensure the CCTV system is 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 are in good order, no slipped or broken tiles
- Flat roofs are 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 are maintained with any damage/diseased sections being removed.
- Gardens are maintained with 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 the 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

General Conditions

The following conditions apply to all sections of this **policy**. Additional conditions are shown in the sections to which they apply.

If **you** fail to comply with any of the conditions this insurance may become invalid or affect the settlement of any claim under this **policy**.

1. Multiple Premises

Each **premises** included under this insurance is considered to be covered as if separately insured.

2. Safeguarding your Property

You must take all steps to:

- safeguard **your property** at all times to prevent loss or damage
- maintain **your property** to a good state of repair
- prevent accident or injury

3. 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 **your broker or insurance intermediary** 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 **your broker or insurance intermediary** if the work is for redecoration only.

4. Index Linking

Your buildings sum insured is increased monthly in line with the House Rebuilding Cost Index of the Royal Institution of Chartered Surveyors.

Your contents sum insured is increased monthly in line with the Consumer Durable Section of the Retail Price Index.

For **your** protection, if either index falls below zero **we** will not reduce the **sum insured**. No charge is made for index linking during the **period of insurance** but at renewal **your** premium will be calculated on the adjusted **sum insured**.

5. Fraud Prevention

In order to protect the interests of **our** policyholders and to prevent and detect fraud, **we** may at any time:

- Share information about **you** with other organisations and public bodies including the Police
- Check and/or file **your** details with fraud prevention agencies and databases
- Undertake credit searches and additional fraud searches

If **you** provide false or inaccurate information and fraud is identified, details will be passed to the fraud prevention agencies and databases to prevent fraud and money laundering.

We can supply on written request to **us** details of the databases we access or contribute to.

6. Premium Payment

We will not make any payment under this **policy** unless **you** have paid the premium.

7. Other Insurance

We will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any amount over which would have been covered under such other insurance had this insurance not been effected.

8. Sums Insured

You must ensure that **your sum insured** represents the full value of the property insured.

For **your buildings**, the full value is the estimated cost of rebuilding if **your buildings** were destroyed (this is not the same as the market value). It must be adequate to include **rebuilding expenses**.

Your sum insured for **contents** must be the cost to replace as new.

If **you** fail to ensure that **your sums insured** represent the full value of the property insured, **we** may only pay a proportion of **your** claim. For example if **your sum insured** only covers one half of the cost of rebuilding **your buildings**, **we** will only pay one half of the cost of repair or replacement.

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General Conditions

9. 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.

10. No Claim Discount

If **you** make a claim under **your policy** **we** will reduce **your** no claim discount at the renewal date of **your policy**.

If **you** do not make a claim under **your policy** **we** will increase **your** No Claim Discount at the renewal date of **your policy** until **you** reach a maximum of 5 years.

11. Security of the Property

We will not pay any claim for loss or damage resulting from unauthorised entry into the **property** unless the following security protections are fitted and maintained in good working order throughout the **period of insurance**:

- Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock installed conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder
- All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.
- All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the **buildings** are secured by key-operated window locks.

12. Condition of Property

You must ensure that **you** notify **us** as soon as practicably possible should **you** become aware that the condition of the **property** has deteriorated by any means and/or the **property** has been subject to unlawful access or attempted unlawful access of any kind.

Conditions that Apply to the Buildings Section Only

These additional conditions apply to Section 1 – Buildings of **your policy** for Bronze, Silver and Gold levels of cover.

How we deal with your claim

1. If **you** claim for loss or damage is covered under section 1, **we** will at **our** option pay the costs of repairing or rebuilding as long as:
 - the **buildings** were in a good state of repair 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.
2. **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**.

Your sum insured

1. **We** will not reduce the **sum insured** under section 1 after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
2. 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.

Limit of insurance

We will not pay more than the **sum insured** less the **excess** for each **premises** shown in **your schedule**.

Conditions that Apply to the Contents Section Only

These additional conditions apply to Section 2 – Contents of **your policy** for the Bronze, Silver and Gold levels of cover.

How we deal with your claim

1. 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 2.

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.

2. **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**.

Your sum insured

1. **We** will not reduce the **sum insured** under section 2 after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
2. 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.

Limit of insurance

We will not pay more than the **sum insured** for the **contents** less the **excess** for each **premises** shown in **your schedule**.

Unoccupied

Unoccupied Home Insurance Policy

General Exclusions

The following exclusions apply to all sections of this **policy**. Additional exclusions are shown in the sections to which they apply.

What is not covered:

1. Any loss or damage
 - that is not associated with the incident that caused **you** to claim
 - occurring before cover starts or arising from an event before cover starts
 - caused by deliberate acts by **you** or any of **your** employees
 - or liability caused by deception other than by any person using deception to gain entry to **your property**
 - caused by or resulting from the **premises** being confiscated, taken, damaged or destroyed by or under the order of any government, public or local authority, or any emergency service
 - caused by *wear and tear* or any other gradually operating cause, *mechanical or electrical breakdown*, fault or failure

Examples of wear & tear excluded under this policy include but are not limited to the following:

- Damp formed over a period of time
- Blocked or poorly maintained guttering
- Failure of a flat roof due to age
- Worn out carpets

Examples of mechanical & electrical breakdown excluded under this policy include but are not limited to the following:

- Electrical failure of electrical components in televisions or computers
- Mechanical failure of a clock mechanism

2. Any loss or destruction of or damage to any property or any loss or expenses arising from or any legal liability of any nature caused by or contributed to, or by or arising from:
 - a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or
 - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
3. Any loss, damage, expense, or legal liability caused by, contributed to, or arising from pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. Any loss or destruction of or damage to any property, or any loss or expenses resulting or arising from, or any legal liability caused by or contributed to by or arising from;
 - a) **computer viruses**, erasure or corruption of electronic data;
 - b) the failure of any equipment to correctly recognise the date or change of date.
5. Any loss or damage or liability occasioned by, happening through or resulting from:
 - war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
 - confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

General Exclusions

6. Any loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising from;
 - a) any legal liability of whatsoever nature;
 - b) death or injury to any person;caused by or contributed to by or arising from biological or chemical contamination due to or arising from;
 - (i) an **act of terrorism**; and/or
 - (ii) steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived **act of terrorism**.
7. Any reduction in value of the property insured following repair or replacement paid for under this insurance.
8. Any benefit under this **policy** to the extent that the provision of such cover, payment or such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America.
9. **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**.
10. **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**.
It is **your** responsibility to ensure that **you** have evidence of **your** contractors' public liability insurance for the duration of the **building works** and in event of a claim **you** may be asked to provide this.
11. Any loss or damage which but for the existence of this insurance would have been provided under contract, legislation, guarantee or other more specific insurance.

Unoccupied

Unoccupied Home Insurance Policy

Claims Conditions

The following claims conditions apply to sections 1 to 4 of this **policy**. Additional claims conditions are shown in the sections to which they apply. If **you** fail to comply with any of the conditions this may affect the settlement of any claim under sections 1 to 4 of this **policy**.

1. Your duties in the event of a claim – Things you need to do

a) **Notifying us of a Claim**

You must as soon as practicably possible provide details of the claim or possible claim, using the claims contact details as stated in **your schedule**.

b) **Circumstances of the Claim**

You must provide **us** with written details of what has happened within 30 days and provide any other information **we** may require.

c) **Liability Claims**

You must forward to **us** as soon as practicably possible, notice of the claim, if a claim for liability is made against **you**, any letter, claim, writ, summons or other legal document **you** receive.

d) **Notifying the Police or Other Relevant Authorities**

You must, following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property:

- tell the Police as soon as practicably possible and, if required, any other relevant authorities
- obtain an incident report number (where issued), a property irregularity or other appropriate report

e) **Our Representatives**

You must co-operate fully with **us** and **our** authorised representatives including loss adjusters and other experts that **we** have appointed at all times.

f) **Other Information and Assistance**

You must promptly provide any information and assistance **we** may require.

g) **Your Authority**

You must not negotiate, pay, settle, offer to settle, admit to or deny any claim without **our** prior written consent.

h) **Your Duty of Care**

You must take all care to limit any loss, damage or injury.

i) **Evidence & Value**

You must provide **us** with evidence of value or age (or both) for all items involved in a claim.

j) **Your Property**

Your property shall remain **yours** at all times. **We** shall not take ownership of or accept liability for any of **your** property unless **we** agree with **you** in writing that **we** shall do so.

If **you** fail to comply with any of the points detailed in '1. Your duties in the event of a claim – Things you need to do' shown above this insurance may become invalid.

2. How we deal with your claim

a) **Payment of Claims**

Subject to **you** complying with '1. Your duties in the event of a claim - Things you need to do' as detailed above, **we** will ensure that **we** will pay sums due to **you** for any valid claim, allowing time for investigation and assessment of the claim.

b) **Defence of Claims**

We have the right to:

- take full responsibility for conducting, defending or settling any claim in **your** name
- take any action **we** consider necessary to enforce **your** rights or **our** rights under this insurance

Claims Conditions

c) **Joint Insureds**

The most **we** will pay is the relevant **sum insured**. If there is more than one of **you** the total amount **we** will pay will not exceed the amount **we** will be liable to pay any one of **you**.

d) **Our Rights**

After a claim **we** have the right to:

- take over and conduct in **your** name, the defence or settlement of any claim
- prosecute in **your** name to recover, at **our** expense and for **our** benefit, any payment **we** have made under this insurance
- inspect any damaged property should **we** wish to do so

e) **Excess**

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.

Unoccupied

Unoccupied Home Insurance Policy

Bronze Cover

Please refer to **your schedule** for confirmation of which level of cover is provided under this **policy**.



Section 1 - Buildings - Bronze Standard Cover

The following cover applies only if **your schedule** shows that it is included.

We will not pay more than the **sum insured** less the **excess** for each **premises** shown in **your schedule**.

What is covered

This insurance covers the **buildings** for physical loss or damage caused by

1. fire, lightning, explosion or earthquake
2. aircraft and other flying devices or items dropped from them
3. **subsidence** or **heave** of the site on which the **buildings** stand or **landslip**

What is not covered

We will not pay

- a) for loss or damage caused by fire as a result of an accumulation of combustible materials such as junk mail and newspapers not being removed at every inspection of the **premises**.
- a) for loss or damage to **swimming pools**, hot tubs, tennis courts, service tanks, central heating oil tanks, ground source heating pumps, terraces, paths, drives, walls, fences, gates and hedges unless **your property** is damaged by the same cause and at the same time.
- b) for loss or damage caused by impact and infill.
- c) for loss or damage caused by **settlement**.
- d) for loss or damage caused by riverbank or coastal erosion.
- e) for loss or damage arising from defective materials or faulty workmanship.
- f) for loss or damage arising from movement of solid floor slabs, unless the foundations beneath the exterior walls of **your property** are damaged by the same cause and at the same time.

Section 1 - Buildings - Bronze Additional Cover

The following additional cover is automatically provided by the **policy** unless amended by **endorsement** under the 'Endorsement(s) applying' section of **your schedule**.

What is covered

This section of the insurance also covers

A - Accidental Damage to Fixtures & Fittings

We will pay for **accidental damage** to:

- fixed glass and double glazing (including the cost of replacing frames)
- solar panels
- **sanitary ware**
- ceramic hobs

all forming part of the **buildings**

What is not covered

We will not pay

Unoccupied

Unoccupied Home Insurance Policy

Section 1 - Buildings - Bronze Additional Cover

What is covered

B - Accidental Damage to Services

We will pay for **accidental damage** to:

- domestic oil pipes
- underground water-supply pipes
- underground sewers, drains and septic tanks
- underground gas pipes
- underground cables

which **you** are legally responsible for and which provide services to or from **your property**.

C - Professional Fees & Expenses

Expenses **you** have to pay and which **we** have agreed in writing for:

- architects', surveyors', consulting engineers' and legal fees
- the cost of removing debris and making safe the **buildings**
- costs **you** have to pay in order to comply with any government or local authority requirements

following loss or damage to the **buildings** which is covered under section 1.

D - Sale of your Premises

Anyone buying the **premises** will be entitled to the benefit of section 1 for the period from exchange of contracts (or if in Scotland from the date **you** accept the offer of purchase) until completion of the sale or expiry of the insurance whichever is the sooner.

E - Replacement Locks

Costs **you** have to pay for replacing locks and keys to safes, alarms, outside doors and windows of the **property** following:

- a) theft or loss of **your** keys; or
- b) where there is evidence that such keys have been copied by an unauthorised person.

F - Unauthorised Use of Electricity Gas or Water

The costs of metered electricity, gas or water for which **you** are legally responsible arising from its unauthorised use by persons taking possession or occupying the **property** without **your** consent

G - Garden, Plants & Shrubs

Damage to **your** garden caused directly by fire, lightning, explosion, impact by any aircraft or other aerial devices, rail or road vehicles or anything dropped from an aircraft theft, vandalism and malicious damage.

What is not covered

We will not pay

- a) any expenses for preparing a claim or an estimate of loss or damage.
- b) any costs if government or local authority requirements have been served on **you** before the loss or damage.

- a) if the **buildings** are more specifically insured under any other insurance.

- a) any amount over £2,500 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £2,500 in total

- a) more than £2,500 any one claim
- b) where **you** have not acted as soon as practicably possible to stop the unauthorised use once **you** had been made aware of the unauthorised use.

- a) more than £1,000 any one claim.
- b) more than £250 for any one plant, tree or shrub.
- c) any costs relating to any undamaged part of the garden.
- d) any plants grown on a commercial basis.

Section 2 - Contents - Bronze Standard Cover

The following cover applies only if **your schedule** shows that it is included.

We will not pay more than the **sum insured** less the **excess** shown in **your schedule**.

What is covered

This insurance covers the **contents** for physical loss or damage caused by

1. fire, lightning, explosion or earthquake
2. aircraft and other flying devices or items dropped from them
3. **subsidence** or **heave** of the site on which the **buildings** stand or **landslip**

What is not covered

We will not pay

- a) for loss or damage caused by fire as a result of an accumulation of combustible materials such as junk mail and newspapers not being removed at every inspection of the **premises**.
- a) for loss or damage caused by impact and infill.
- b) for loss or damage caused by **settlement**.
- c) for loss or damage caused by riverbank or coastal erosion.
- d) for loss or damage arising from defective materials or faulty workmanship.
- e) for loss or damage arising from movement of solid floor slabs, unless the foundations beneath the exterior walls of **your property** are damaged by the same cause and at the same time.

Section 2 - Contents - Bronze Additional Cover

The following additional cover is automatically provided by the **policy** unless amended by **endorsement** under the 'Endorsement(s) applying' section of **your schedule**.

What is covered

This section of the insurance also covers

A - Replacement Locks

Costs **you** have to pay as leaseholder (not tenant) for replacing locks and keys to safes, alarms, outside doors and windows of the **property** following:

- a) theft or loss of **your** keys; or
- b) where there is evidence that such keys have been copied by an unauthorised person.

What is not covered

We will not pay

- a) any amount over £2,500 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £2,500 in total.

Unoccupied

Unoccupied Home Insurance Policy

Silver Cover

Please refer to **your schedule** for confirmation of which level of cover is provided under this **policy**.



Section 1 - Buildings - Silver Standard Cover

The following cover applies only if **your schedule** shows that it is included.

We will not pay more than the **sum insured** less the **excess** for each **premises** shown in **your schedule**.

What is covered

This insurance covers the **buildings** for physical loss or damage caused by

1. fire, lightning, explosion or earthquake
2. aircraft and other flying devices or items dropped from them
3. storm, flood or weight of snow
4. collision by any vehicle or animal
5. **subsidence** or **heave** of the site on which the **buildings** stand or **landslip**
6. breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts
7. falling trees, telegraph poles or lamp-posts

What is not covered

We will not pay

- a) for loss or damage caused by fire as a result of an accumulation of combustible materials such as junk mail and newspapers not being removed at every inspection of the **premises**.
- a) for loss or damage caused by **subsidence, heave** or **landslip** other than as covered under number 5 in Section 1 – Buildings – Silver Standard Cover.
- b) for loss or damage to domestic fixed fuel-oil tanks in the open, **swimming pools**, hot tubs, tennis courts, drives, paths, patios and terraces, gates and fences, septic tanks, lamp posts, wind turbines, solar panels and ornamental fountains and ponds.
- a) for loss or damage to **swimming pools**, hot tubs, tennis courts, service tanks, central heating oil tanks, ground source heating pumps, terraces, paths, drives, walls, fences, gates and hedges unless **your property** is damaged by the same cause and at the same time.
- b) for loss or damage caused by impact and infill.
- c) for loss or damage caused by **settlement**.
- d) for loss or damage caused by riverbank or coastal erosion.
- e) for loss or damage arising from defective materials or faulty workmanship.
- f) for loss or damage arising from movement of solid floor slabs, unless the foundations beneath the exterior walls of **your property** are damaged by the same cause and at the same time.
- a) for loss or damage to radio and television aerials, satellite dishes, their fittings and masts
- a) for loss or damage caused by trees being cut down or cut back within the **premises**.
- b) for loss or damage to gates and fences.
- c) for removing any part of the tree that is still below the ground.
- d) for restoring the site.

Unoccupied

Unoccupied Home Insurance Policy

Section 1 - Buildings - Silver Additional Cover

The following additional cover is automatically provided by the **policy** unless amended by **endorsement** under the 'Endorsement(s) applying' section of **your schedule**.

What is covered

This section of the insurance also covers

A - Accidental Damage to Fixtures & Fittings

We will pay for **accidental damage** to:

- fixed glass and double glazing (including the cost of replacing frames)
- solar panels
- **sanitary ware**
- ceramic hobs

all forming part of the **buildings**

B - Accidental Damage to Services

We will pay for **accidental damage** to:

- domestic oil pipes
- underground water-supply pipes
- underground sewers, drains and septic tanks
- underground gas pipes
- underground cables

which **you** are legally responsible for and which provide services to or from **your property**.

C - Professional Fees & Expenses

Expenses **you** have to pay and which **we** have agreed in writing for:

- architects', surveyors', consulting engineers' and legal fees
- the cost of removing debris and making safe the **buildings**
- costs **you** have to pay in order to comply with any government or local authority requirements

following loss or damage to the **buildings** which is covered under section 1.

D - Sale of **your Premises**

Anyone buying the **premises** will be entitled to the benefit of section 1 for the period from exchange of contracts (or if in Scotland from the date **you** accept the offer of purchase) until completion of the sale or expiry of the insurance whichever is the sooner.

E - Replacement Locks

Costs **you** have to pay for replacing locks and keys to safes, alarms, outside doors and windows of the **property** following:

- a) theft or loss of **your** keys; or
- b) where there is evidence that such keys have been copied by an unauthorised person.

What is not covered

We will not pay

- a) any expenses for preparing a claim or an estimate of loss or damage.
- b) any costs if government or local authority requirements have been served on **you** before the loss or damage.

- a) if the **buildings** are more specifically insured under any other insurance.

- a) any amount over £2,500 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £2,500 in total.

Section 1 - Buildings - Silver Additional Cover

What is covered

F - Unauthorised Use of Electricity Gas or Water

The costs of metered electricity, gas or water for which **you** are legally responsible arising from its unauthorised use by persons taking possession or occupying the **property** without **your** consent.

G - Garden, Plants & Shrubs

Damage to **your** garden caused directly by fire, lightning, explosion, impact by any aircraft or other aerial devices, rail or road vehicles or anything dropped from an aircraft theft, vandalism and malicious damage.

What is not covered

We will not pay

- a) more than £2,500 any one claim.
 - b) where **you** have not acted as soon as practicably possible to stop the unauthorised use once **you** had been made aware of the unauthorised use.
-
- a) more than £1,000 any one claim.
 - b) more than £250 for any one plant, tree or shrub.
 - c) any costs relating to any undamaged part of the garden.
 - d) any plants grown on a commercial basis.

Unoccupied

Unoccupied Home Insurance Policy

Section 2 - Contents - Silver Standard Cover

The following cover applies only if **your schedule** shows that it is included.

We will not pay more than the **sum insured** less the **excess** shown in **your schedule**.

What is covered

This insurance covers the **contents** for physical loss or damage caused by

1. fire, lightning, explosion or earthquake
2. aircraft and other flying devices or items dropped from them
3. storm, flood or weight of snow
4. collision by any vehicle or animal
5. **subsidence** or **heave** of the site on which the **buildings** stand or **landslip**
6. falling trees, telegraph poles or lamp-posts

What is not covered

We will not pay

- a) for loss or damage caused by fire as a result of an accumulation of combustible materials such as junk mail and newspapers not being removed at every inspection of the **premises**.
- a) for loss or damage caused by impact and infill.
- b) for loss or damage caused by **settlement**.
- c) for loss or damage caused by riverbank or coastal erosion.
- d) for loss or damage arising from defective materials or faulty workmanship.
- e) for loss or damage arising from movement of solid floor slabs, unless the foundations beneath the exterior walls of **your property** are damaged by the same cause and at the same time.
- a) for loss or damage caused by trees being cut down or cut back within the **premises**.

Section 2 - Contents - Silver Additional Cover

The following additional cover is automatically provided by the **policy** unless amended by **endorsement** under the 'Endorsement(s) applying' section of **your schedule**.

What is covered

This section of the insurance also covers

A - Replacement Locks

Costs **you** have to pay as leaseholder (not tenant) for replacing locks and keys to safes, alarms, outside doors and windows of the **property** following:

- a) theft or loss of **your** keys; or
- b) where there is evidence that such keys have been copied by an unauthorised person.

What is not covered

We will not pay

- a) any amount over £2,500 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £2,500 in total.

Unoccupied

Unoccupied Home Insurance Policy

Gold Cover

Please refer to **your schedule** for confirmation of which level of cover is provided under this **policy**.



Unoccupied

Unoccupied Home Insurance Policy

Section 1 - Buildings - Gold Standard Cover

The following cover applies only if **your schedule** shows that it is included.

We will not pay more than the **sum insured** less the **excess** for each **premises** shown in **your schedule**.

What is covered

This insurance covers the **buildings** for physical loss or damage caused by

1. fire, lightning, explosion or earthquake
2. aircraft and other flying devices or items dropped from them
3. storm, flood or weight of snow
4. escape of water from or frost damage to fixed water tanks, apparatus or pipes
5. escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation
6. theft or attempted theft
7. collision by any vehicle or animal
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously

What is not covered

We will not pay

- a) for loss or damage caused by fire as a result of an accumulation of combustible materials such as junk mail and newspapers not being removed at every inspection of the **premises**.
- a) for loss or damage caused by **subsidence, heave** or **landslip** other than as covered under number 9 in Section 1 – Buildings – Gold Standard Cover.
- b) for loss or damage to domestic fixed fuel-oil tanks in the open, **swimming pools**, hot tubs, tennis courts, drives, paths, patios and terraces, gates and fences, septic tanks, lamp posts, wind turbines, solar panels and ornamental fountains and ponds.
- a) more than £5,000 per claim. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £5,000 in total.
- b) for loss or damage caused by **subsidence, heave** or **landslip** other than as covered under number 9 in Section 1 – Buildings – Gold Standard Cover.
- c) for loss or damage to domestic fixed fuel-oil tanks, **swimming pools**, hot tubs and ornamental fountains or ponds.
- d) for loss or damage due to the lack of grouting or sealant.
- a) more than £5,000 per claim. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £5,000 in total.
- a) more than £5,000 per claim. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £5,000 in total.
- b) for loss or damage resulting from theft or attempted theft from the **property** unless as a result of violent and/or forcible entry or exit.
- a) more than £5,000 per claim. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £5,000 in total.

Section 1 - Buildings - Gold Standard Cover

What is covered

9. **subsidence** or **heave** of the site on which the **buildings** stand or **landslip**

10. breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts

11. falling trees, telegraph poles or lamp-posts

What is not covered

We will not pay

- a) for loss or damage to **swimming pools**, hot tubs, tennis courts, service tanks, central heating oil tanks, ground source heating pumps, terraces, paths, drives, walls, fences, gates and hedges unless **your property** is damaged by the same cause and at the same time.
- b) for loss or damage caused by impact and infill.
- c) for loss or damage caused by **settlement**.
- d) for loss or damage caused by riverbank or coastal erosion.
- e) for loss or damage arising from defective materials or faulty workmanship.
- f) for loss or damage arising from movement of solid floor slabs, unless the foundations beneath the exterior walls of **your property** are damaged by the same cause and at the same time.

a) for loss or damage to radio and television aerials, satellite dishes, their fittings and masts

- a) for loss or damage caused by trees being cut down or cut back within the **premises**.
- b) for loss or damage to gates and fences.
- c) for removing any part of the tree that is still below the ground.
- d) for restoring the site.

Section 1 - Buildings - Gold Additional Cover

The following additional cover is automatically provided by the **policy** unless amended by **endorsement** under the 'Endorsement(s) applying' section of **your schedule**.

What is covered

This section of the insurance also covers

A - Accidental Damage to Fixtures & Fittings

We will pay for accidental damage to:

- fixed glass and double glazing (including the cost of replacing frames)
- solar panels
- **sanitary ware**
- ceramic hobs

all forming part of the **buildings**

What is not covered

We will not pay

Unoccupied

Unoccupied Home Insurance Policy

Section 1 - Buildings - Gold Additional Cover

What is covered

B - Accidental Damage to Services

We will pay for **accidental damage** to:

- domestic oil pipes
- underground water-supply pipes
- underground sewers, drains and septic tanks
- underground gas pipes
- underground cables

which **you** are legally responsible for and which provide services to or from **property**.

C - Professional Fees & Expenses

Expenses **you** have to pay and which **we** have agreed in writing for:

- architects', surveyors', consulting engineers' and legal fees
- the cost of removing debris and making safe the **buildings**
- costs **you** have to pay in order to comply with any government or local authority requirements

following loss or damage to the **buildings** which is covered under section 1.

D - Loss of Metered Water

Increased domestic metered water charges **you** have to pay following an escape of water which is covered under the event insured under number 4 in Section 1 – Buildings – Gold Standard Cover.

E - Sale of your Premises

Anyone buying the **premises** will be entitled to the benefit of section 1 for the period from exchange of contracts (or if in Scotland from the date **you** accept the offer of purchase) until completion of the sale or expiry of the insurance whichever is the sooner.

F - Trace & Access

The costs incurred to find the source of escape of:

- Water, oil or gas from any domestic water or heating installation within the **property** including subsequent repairs to walls, floors and ceilings
- Water from underground service pipes, cables, sewers and drains for which **you** are legally responsible outside the **property** but at the address shown on **your schedule**.

G - Loss of Oil

Loss of domestic oil from fixed fuel oil tanks.

What is not covered

We will not pay

- a) any expenses for preparing a claim or an estimate of loss or damage.
- b) any costs if government or local authority requirements have been served on **you** before the loss or damage.
- a) more than £1,000 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £1,000 in total.
- a) if the **buildings** are more specifically insured under any other insurance.
- a) more than £5,000 in any **period of insurance**.
- a) more than £1,000 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £1,000 in total.

Section 1 - Buildings - Gold Additional Cover

What is covered

H - Garden, Plants & Shrubs

Damage to **your** garden caused directly by fire, lightning, explosion, impact by any aircraft or other aerial devices, rail or road vehicles or anything dropped from an aircraft theft, vandalism and malicious damage.

I - Replacement Locks

Costs **you** have to pay for replacing locks and keys to safes, alarms, outside doors and windows of the **property** following:

- a) theft or loss of **your** keys; or
- b) where there is evidence that such keys have been copied by an unauthorised person.

J - Unauthorised Use of Electricity Gas or Water

The costs of metered electricity, gas or water for which **you** are legally responsible arising from its unauthorised use by persons taking possession or occupying the **property** without **your** consent.

K - Damage by Emergency Services

The cost of restoring any loss or damage caused to landscaped gardens by the Emergency Services in attending the **premises** due to loss or damage which is covered under numbers 1 to 11 in Section 1 – Buildings – Gold Standard Cover

What is not covered

We will not pay

- a) more than £1,000 any one claim.
 - b) more than £250 for any one plant, tree or shrub.
 - c) any costs relating to any undamaged part of the garden.
 - d) any plants grown on a commercial basis.
-
- a) any amount over £2,500 in any **period of insurance**.
If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £2,500 in total
-
- a) more than £2,500 any one claim.
 - b) where **you** have not acted as soon as practicably possible to stop the unauthorised use once **you** had been made aware of the unauthorised use.
-
- a) more than £1,000 any one claim.

Unoccupied

Unoccupied Home Insurance Policy

Section 2 - Contents - Gold Standard Cover

The following cover applies only if **your schedule** shows that it is included.

We will not pay more than the **sum insured** less the **excess** shown in **your schedule**.

What is covered

This insurance covers the **contents** for physical loss or damage caused by

1. fire, lightning, explosion or earthquake
2. aircraft and other flying devices or items dropped from them
3. storm, flood or weight of snow
4. escape of water from or frost damage to fixed water tanks, apparatus or pipes
5. escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation
6. theft or attempted theft
7. collision by any vehicle or animal
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously
9. **subsidence** or **heave** of the site on which the **buildings** stand or **landslip**.
10. falling trees, telegraph poles or lamp-posts

What is not covered

We will not pay

- a) for loss or damage caused by fire as a result of an accumulation of combustible materials such as junk mail and newspapers not being removed at every inspection of the **premises**.
- a) more than £5,000 per claim. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £5,000 in total.
- b) for loss or damage due to the lack of grouting or sealant.
- a) more than £5,000 per claim. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £5,000 in total.
- a) more than £5,000 per claim. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £5,000 in total.
- b) for loss or damage resulting from theft or attempted theft from the **property** unless as a result of violent and/or forcible entry or exit
- a) more than £5,000 per claim. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £5,000 in total.
- a) for loss or damage caused by impact and infill.
- b) for loss or damage caused by **settlement**.
- c) for loss or damage caused by riverbank or coastal erosion
- d) for loss or damage arising from defective materials or faulty workmanship.
- e) for loss or damage arising from movement of solid floor slabs, unless the foundations beneath the exterior walls of **your property** are damaged by the same cause and at the same time.
- a) for loss or damage caused by trees being cut down or cut back within the **premises**.

Section 2 - Contents - Gold Additional Cover

The following additional cover is automatically provided by the **policy** unless amended by **endorsement** under the 'Endorsement(s) applying' section of **your schedule**.

What is covered

This section of the insurance also covers

A - Replacement Locks

Costs **you** have to pay as leaseholder (not tenant) for replacing locks and keys to safes, alarms, outside doors and windows of the **property** following:

- a) theft or loss of **your** keys; or
- b) where there is evidence that such keys have been copied by an unauthorised person.

B - Loss of Metered Water

Increased domestic metered water charges **you** have to pay following an escape of water which is covered under the event insured under number 4 in Section 2 – Contents – Gold Standard Cover.

G - Loss of Oil

Loss of domestic oil from fixed fuel oil tanks.

What is not covered

We will not pay

- a) any amount over £2,500 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £2,500 in total.
- a) more than £1,000 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £1,000 in total.
- a) more than £1,000 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £1,000 in total.

Unoccupied

Unoccupied Home Insurance Policy

Section 3 - Accidents to Domestic Employees

This section applies only if the **contents** are insured under Section 2.

What is covered

We will pay you

for amounts **you** become legally liable to pay, including costs and expenses which **we** have agreed in writing, for **bodily injury** by accident happening during the **period of insurance** anywhere in the **United Kingdom** to **your domestic employee(s)** employed in connection with the **premises** shown in the **schedule**.

What is not covered

We will not pay you for **bodily injury** arising

- a) from the ownership, operation or possession of any mechanically propelled vehicle (except domestic gardening equipment).

Limit of insurance

We will not pay more than £5,000,000 for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

Section 4 - Legal Liability to the Public

This section applies only if the **schedule** shows that the **buildings** are insured under section one.

What is covered

We will pay **you** as owner for any amounts **you** become legally liable to pay as damages for

- **bodily injury**
- damage to property

caused by an accident happening at the **premises** during the **period of insurance**.

What is not covered

We will not pay **you** for any liability

- a) for **bodily injury** to
 - **you**
 - any person who at the time of sustaining such injury is employed by **you**
- b) for **bodily injury** arising from any infectious disease, virus or syndrome, including, but not limited to, sexually transmitted diseases or viruses, such as human immunodeficiency virus (HIV), acquired immune deficiency syndrome (AIDS) or any variations however caused.
- c) for damage to property owned by or in the charge or control of
 - **you**
 - any persons employed by **you**.
- d) arising out of advice given, services rendered or any activity in respect of any profession, occupation or business.
- e) which **you** have assumed under contract and which would not otherwise have attached.
- f) arising out of **your** ownership, possession or use of:
 - i) any motorised or horsedrawn vehicle other than:
 - domestic gardening equipment used within the **premises**
 - pedestrian controlled gardening equipment used elsewhere and
 - motorised mobility scooters, electric wheelchairs or powerchairs
 - ii) any power-operated lift (other than domestic stairlifts)
 - iii) any aircraft or watercraft other than manually operated rowing boats, punts or canoes
 - iv) any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, the Dangerous Dogs Amendment 1997, the Dangerous Dogs Act Amendment 2014, The Dogs (Northern Ireland) Order 1983, The Dangerous Dogs (Northern Ireland) Order 1991 or the Control of Dogs (Scotland) Act 2010 or any amending legislation.
- g) if **you** are entitled to payment under any other insurance until such insurance is exhausted.

Unoccupied

Unoccupied Home Insurance Policy

Section 4 - Legal Liability to the Public

What is covered

What is covered

Part B - Defective Premises Act

We will pay **you** for

any amount **you** become legally liable to pay under section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with the **premises**.

Limit of insurance

We will not pay more than £2,000,000 in all

What is not covered

We will not pay **you** for any liability

- h) in respect of any kind of pollution and/or contamination other than:
- caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the **period of insurance** at the **premises** named in the **schedule**; and
 - reported to **us** as soon as practicably possible, but not later than 30 days from the end of the **period of insurance**;
- in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident.
- i) arising out of **your** ownership, occupation, possession or use of any land or building that is not within the **premises**.

We will not pay **you**

- a) for any liability if **you** are entitled to payment under any other insurance .
- b) for the cost of repairing any fault or alleged fault.

Section 5 - Legal Expenses

This section applies only if **your schedule** shows that it is included.

How much we will pay

Your schedule shows the provider and **underwriter** of this section.

If a claim is accepted under this insurance, **we** will appoint **our** panel solicitors, or their agents, to handle **your** case. **You** are not covered for any other legal representatives' fees unless it is necessary to start court proceedings or a **conflict of interest** arises. Where it is necessary to start court proceedings or a **conflict of interest** arises and **you** want to use a legal representative of **your** own choice, **you** will be responsible for any **advisers' costs** in excess of **our standard advisers' costs**.

The insurance covers **advisers' costs** as detailed under the separate sections of cover, up to the **maximum amount payable** where:

- a) The **insured incident** takes place in the **period of insurance** and within the **territorial limits**
- b) The **legal action** takes place within the **territorial limits**.

This insurance does not provide cover where something **you** do or fail to do prejudices **your** position or the position of the **underwriter** in connection with the **legal action**.

Section 5 – Legal Expenses – Additional Definitions - Words with Special Meanings

The following additional definitions apply to this section of the **policy** only. Where the following words appear in bold they have these special meanings:

Adviser

Our specialist panel solicitors or accountants or their agents appointed by **us** to act for **you**, or, and subject to **our** agreement, where it is necessary to start court proceedings or a **conflict of interest** arises, another legal representative nominated by **you**.

Advisers' Costs

Legal or accountancy fees and disbursements incurred by the **adviser**. Legal expenses shall be assessed on the standard basis and third party's costs shall be covered if awarded against **you** and paid on the standard basis of assessment.

Computer

Any **computer** or other electronic data processing device, equipment or system or any hardware, software, programme, instruction, data or component utilised or intended to be utilised in or by such item, or any actual or intended function of or process performed by any of them.

Conflict of Interest

Situations where **we** administer and/or arrange legal expenses insurance on behalf of any other party in the dispute which is the subject of a claim under this insurance.

Identity Theft

A person or group of persons knowingly using a means of identification belonging to **you** without **your** knowledge or permission with intent to commit or assist another to commit an illegal act.

Insured Incident

The incident or the first of a series of incidents which may lead to a claim under this insurance. Only one **insured incident** shall be deemed to have arisen from all causes of action, incidents or events that are related by cause or time. In a claim arising from **identity theft** the **insured incident** is a single act or the start of a series of single acts against **you** by one person or group of people.

Insured Property

The property insured under the underlying policy to which this insurance attaches.

Legal Actions

The pursuit or defence of civil legal cases for damages and/or injunctions.

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Unoccupied Home Insurance Policy

Section 5 – Legal Expenses – Additional Definitions - Words with Special Meanings

Maximum Amount Payable

The maximum payable in respect of an **insured incident** as shown in **your schedule**.

Standard Advisers' Costs

The level of **advisers' costs** that would normally be incurred in using an **adviser**.

Territorial Limits

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

Vehicle

Any motor **vehicle** or motorcycle owned by **you**.

Section 5 – Legal Expenses – Cover

What is covered

Property Infringement

Advisers' costs to pursue a **legal action** for nuisance or trespass against the person or organisation infringing **your** legal rights in relation to the **insured property**.

This section does not extend to divorce or matrimonial matters. The nuisance or trespass must have started at least 30 days after **you** first purchased this insurance

Property Damage

Advisers' costs to pursue a **legal action** for damages against a person or organisation that causes physical damage to the **insured property**. The damage must have been caused after **you** first purchased this insurance.

Personal Identity Theft

Advisers' costs in a **legal action** in respect of **insured incidents** arising from **identity theft**:

- To deal with all organisations that have been fraudulently applied to for credit, goods or services in **your** name or which are seeking monies or have sought monies from **you** as a result of **identity theft**
- In order to liaise with credit referencing agencies and all other relevant organisation on **your** behalf to advise that **you** have been the victim of **identity theft**
- To defend **your** legal rights and/or take steps to remove County Court Judgments against **you** that have been obtained by an organisation that **you** are alleged to have purchased, hired or leased goods or services from. Cover is only available if **you** deny having entered in to the contract and allege that **you** have been the victim of **identity theft**

What is not covered (claims)

We will not pay

- a) where **you** have not been the victim of **identity theft**
- b) where the **insured incident** began to occur within 30 days of **you** first purchasing this insurance or similar insurance which expired before this insurance began
- c) where the **insured incident** began to occur or had occurred before **you** purchased this insurance
- d) where the claim is false or fraudulent
- e) where **you** did not take precautions against **identity theft** or take action to protect yourself from **identity theft**
- f) where the **identity theft** has been carried out by somebody living with **you**
- g) for **advisers' costs** arising from loss of cash from a bank, building society, credit union or other similar financial institution where that institution has refused to cover the loss
- h) for any losses other than **advisers' costs** incurred by **you** as a result of **identity theft**

You must agree to be added to the CIFAS Protection Register if **we** recommend it.

Section 5 – Legal Expenses – Cover

Legal Helpline

Use the 24 hour advisory service for telephone advice on any private legal problem of concern to **you** or any member of **your** household.

Specialist lawyers are at hand to help **you**. If **you** need a lawyer to act for **you** and **your** problem is covered under this insurance, the helpline will ask **you** to complete and submit a claim form online by visiting www.ardegal.co.uk/informationcentre. Alternatively they will send a claim form to **you**. If **your** problem is not covered under this insurance, the helpline may be able to offer **you** assistance under a private funding arrangement.

See **your schedule** for contact details

Section 5 – Legal Expenses - Exclusions

1. There is no cover where:

- The **insured incident** began to start or had started before **you** bought this insurance
- **You** should have known when buying this insurance that the circumstances leading to a claim under this insurance already existed
- An estimate of **your advisers' costs** of acting for **you** is more than the amount in dispute
- **You** fail to give full information or facts to **us** or to the **adviser** on a matter material to **your** claim
- Something **you** do or fail to do prejudices **your** position or the position of the **underwriters** in connection with the **legal action**
- **Advisers' costs** or any other costs and expenses incurred which have not been agreed in advance or are above those for which **we** have given **our** prior written approval
- Where **you** have other legal expenses insurance cover

2. There is no cover for:

- The **excess**
- **Advisers' costs** or any other costs incurred in avoidable correspondence or which are recoverable from a court, tribunal or other party or which are considered excessive or not necessary
- The amount of **advisers' costs** in excess of **our standard advisers' costs** where **you** have decided to use an **adviser** of **your** own choice
- **Advisers' costs** arising from any private prosecution
- Damages, interest, fines or costs awarded against **you** in a criminal court
- Claims over loss or damage where that loss or damage is covered under another insurance
- Claims made by or against **your** insurance advisor, the **adviser** or **us**
- Any claim **you** make which is false or fraudulent
- Defending **legal actions** arising from anything **you** did deliberately or recklessly
- Appeals without the prior written consent of **us**
- The costs of any legal representative other than those of the **adviser** prior to the issue of court proceedings or a **conflict of interest** arising
- Any costs which **you** incur and wish to recover which **you** cannot substantiate with documentary evidence
- **Advisers' costs** if **your** claim is part of a class action or will be affected by or will affect the outcome of other claims
- Claims in respect of works undertaken or to be undertaken by or under the order of any government or public or local authority

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Section 5 – Legal Expenses - Exclusions

3. There is no cover for any claim arising from:
- Patents, copyrights, trademarks, merchandise marks, service marks, registered designs, intellectual or artistic property, secrecy or confidentiality agreements and passing off
 - **Computer** software other than proprietary packaged software that has not been tailored to **your** requirements
 - Planning law
 - Constructing buildings or altering their structure
 - Libel, slander or verbal injury
 - A dispute between **you** and someone **you** live with or have lived with
 - A lease or licence to use property or land
 - A venture for gain by **you** or **your** business partners
 - A dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled
 - An application for a judicial review
 - Defending or pursuing new areas of law or test cases
 - A dispute with any financial services supplier arising from the sale or performance of products and services offered or provided to **you**
 - Professional negligence in relation to services provided in connection with a matter not covered under this insurance
 - Subsidence land heave land slip mining or quarrying
 - A tax or levy relating to **you** owning or living in the **insured property**
 - A manufacturer's warranty or guarantee

Section 5 – Legal Expenses - Conditions

1. Claims
- a) **You** must notify claims as soon as possible once **you** become aware of the incident and within no more than 180 days of **you** becoming aware of the incident. There will be no cover under this policy if, as a result of a delay in reporting the claim, **our** position has been prejudiced. For claims relating to **identity theft**, these must be reported within 45 days of **you** becoming aware of the incident. **You** can complete and submit **your** claim form online by visiting www.arcllegal.co.uk/informationcentre. Alternatively, **we** will send **you** a claim form which must be returned promptly with all relevant information.
- b) **We** may investigate the claim and take over and conduct the **legal action** in **your** name. Subject to **your** consent which shall not be unreasonably withheld **we** may reach a settlement of the **legal action**.
- c) **You** must supply at **your** own expense all of the information which **we** require to decide whether a claim may be accepted. If court proceedings are issued or a **conflict of interest** arises, and **you** wish to nominate a legal representative to act for **you**, **you** may do so. Where **you** have elected to use a legal representative of **your** own choice **you** will be responsible for any **advisers' costs** in excess of **our standard advisers' costs**. The **adviser** must:
- i.) Represent **you** in accordance with **our** standard conditions of appointment.
 - ii.) Confirm in writing that he will enable **you** to comply with **your** obligations under this insurance.
 - iii.) Agree with **us** the rate at which his costs will be calculated. If no agreement is reached the Law Society will be asked to nominate another legal representative and this nomination shall be binding.
- d) The **adviser** will:
- i) Provide a detailed view of **your** prospects of success including the prospects of enforcing any judgment obtained.
 - ii.) Keep **us** fully advised of all developments and provide such information as **we** may require.
 - iii.) Keep **us** advised of **advisers' costs** incurred.
 - iv.) Advise **us** of any offers to settle and payments in to court. If against **our** advice such offers or payments are not accepted there shall be no further cover for **advisers' costs** unless **we** agree in **our** absolute discretion to allow the case to proceed.
 - v.) Submit bills for assessment or certification by the appropriate body if requested by **us**.
 - vi.) Attempt recovery of costs from third parties.

Section 5 – Legal Expenses - Conditions

- e) In the event of a dispute arising as to **advisers' costs** we may require **you** to change **adviser**.
- f) **Underwriters** shall only be liable for costs for work expressly authorised by **us** in writing and undertaken while there are reasonable prospects of success.
- g) **You** shall supply all information requested by the **adviser** and **us**.
- h) **You** are responsible for any **advisers' costs** if **you** withdraw from the **legal action** without **our** prior consent. Any costs already paid under this insurance will be reimbursed by **you**.
- i) **You** must instruct the **adviser** to provide **us** with all information that **we** ask for and report to **us** as **we** direct at their own cost.

2. Disputes

Subject to **your** right to refer a complaint to the Financial Ombudsman Service (see 'How to Make a Claim'), any dispute between **you** and **us** may, where **we** both agree, be referred to an arbitrator who will be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator the Law Society may be asked to make a nomination. The arbitration will be binding and carried out under the Arbitration Act. The costs of the arbitration will be at the discretion of the arbitrator.

3. Reasonable Prospects

At any time **we** may form the view that **you** do not have a reasonable chance of winning the case and achieving a reasonable outcome. If so, **we** may decline support or any further support. In forming this view **we** may consider:-

- a) The amount of money at stake.
- b) Whether a reasonable person without legal expenses insurance would wish to pursue or defend the matter.
- c) The prospects of being able to enforce a judgment.
- d) Whether **your** interests could be better achieved in another way.

Section 5 – Legal Expenses - Claims Procedure

How to Make a Claim

As soon as **you** have a legal problem that **you** may require assistance with under this insurance **you** should telephone the Legal Helpline.

Specialist lawyers are at hand to help **you**. If **you** need a lawyer to act for **you** and **your** problem is covered under this insurance, the helpline will ask **you** to complete and submit a claim form online by visiting www.arlegal.co.uk/informationcentre. Alternatively they will send a claim form to **you**. If **your** problem is not covered under this insurance, the helpline may be able to offer **you** assistance under a private funding arrangement.

In general terms, **you** are required to notify **us** as soon as practicably possible of any potential claim or circumstances which may give rise to a claim. If **you** are in doubt whether a matter constitutes a notifiable claim or circumstance, contact the Legal Helpline.

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