

ASDA money

Renters Insurance Policy Document

Just the cover you need

Welcome to your Renters Insurance

Thank **you** for taking out Asda Renters Insurance. **Your** policy is underwritten by Royal & Sun Alliance Insurance plc, one of the UK's largest and oldest insurers.

Whenever the words company/our/us/we are used in this policy **we** mean Royal & Sun Alliance Insurance plc.

Make sure to check page 28 for details of any changes in **your** circumstances that **you** need to tell **us** about.

Of course, **we** hope **you** are never unfortunate enough to need to make a claim. But, if **you** do, **you** can rest assured that **you** will enjoy an excellent service from **our** team of claims specialists.

But first things first – **we** want to help **you** understand **your** renters insurance policy. It is very important that **you** have sufficient cover. After all, the last thing **you** would want is to be under insured. That's why **you** can add flexible options to **your** policy, for example technology & entertainment cover for **your** electrical equipment. That way **you** are covered for the things **you** need, without paying for the things **you** don't. Take a look at the options available to learn more about some of the features of **our** additional covers, and if **you** have not already chosen them, **you** can always give **us** a call to arrange them for the future.

The next few pages give **you** a summary of some of the covers that **you** may have chosen. For a full explanation of each cover, including any relevant exclusions, please see the complete section in this booklet by following the index or the icons.



Contents Option

We'll provide **you** with cover for contents in **your** home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.



Accidental Damage

You can add accidental damage cover to **your** contents cover. And because this doesn't include items covered in other packages, **you** won't pay to insure the same things twice.



Personal Items

From **your** glasses to cash, make sure **you** have enough cover for all **your** personal items, whether **you** are at home or out and about.



Technology & Entertainment

If **you've** got electrical items like TV's, cameras and computers, make sure they are covered against accidental damage and loss, both inside and outside **your** home.



Pedal Cycle cover

Make sure **you** have enough cover for all **your** pedal cycles whether **you** are at home or out and about.

Index

	Page Number
Index of Items	3 - 4
Policy Limits	5 - 6
How to use this Policy Booklet	
I want to know if I am covered for a certain item how do I check?	7
I want to know if I am covered for a claim how do I check?	7
How to Make a Claim	7
Understanding and Using the Policy	7 - 8
Words with Special Meanings	8
The Insurance Contract	9
Contents Option	10 - 16
Contents Accidental Damage Option	17
Personal Items Option	18 -20
Technology & Entertainment Option	21 -23
Pedal Cycles Option	24 - 25
Conditions and Exclusions	26
Policy Exclusions	26 - 27
Policy Conditions	27 - 30
Claims Conditions	30 - 31
How to make a Claim	31
How we settle Claims	32
No Claims Discount	32
How to make a complaint	33 - 34
How Asda Renters Insurance and your underwriter use your information	35 - 36

Index of Items

For full details of the cover offered for these items, please look at the Option listed below. If the Option has been selected it will be shown on the schedule as included unless the schedule states 'Not insured under this policy'.

Item

Aerials
 Bicycles
 Birthday increase
 Cameras
 Camping equipment
 CD players - see music players
 Clocks
 Clothing in the home
 Clothing away from home
 Coin collection
 Computers, notebook, desktop, laptop, palm top
 Contact lenses
 Credit Cards
 Debit Cards
 Desktops
 Digital receiver
 Discs
 Disc player/recorder
 Documents
 Electronic cash pre-payment cards
 Electronic data downloads
 Fax machines
 Film downloads
 Freezer food
 Games
 Game players hand held & consoles
 Gift tokens
 Glasses- spectacles
 Handbags
 Hearing aids
 High Risk Items
 Household goods
 Jewellery
 Laptops
 Medals
 Mobile phones
 Money
 Music downloads
 Musical instruments
 Music players/recorders
 Navigation equipment
 Notebook computers
 Paintings
 Palm tops
 Pedal cycles and their accessories
 Phone cards
 Pictures
 Portable media players
 Premium bonds
 Printers


Option

Technology & Entertainment
 Pedal Cycles
 Contents
 Technology & Entertainment
 Personal Items
 Technology & Entertainment
 Contents
 Contents
 Personal Items
 Contents
 Technology & Entertainment
 Personal Items
 Personal Items
 Personal Items
 Technology & Entertainment
 Technology & Entertainment
 Technology & Entertainment
 Technology & Entertainment
 Contents
 Personal Items
 Technology & Entertainment
 Technology & Entertainment
 Technology & Entertainment
 Contents
 Technology & Entertainment
 Technology & Entertainment
 Personal Items
 Personal Items
 Personal Items
 Personal Items
 Contents
 Contents
 Personal Items
 Technology & Entertainment
 Personal Items
 Technology & Entertainment
 Personal Items
 Technology & Entertainment
 Technology & Entertainment
 Technology & Entertainment
 Technology & Entertainment
 Contents
 Technology & Entertainment
 Pedal Cycles
 Personal Items
 Contents
 Technology & Entertainment
 Personal Items
 Technology & Entertainment


Religious Festivals	Contents
Satellite receiver	Technology & Entertainment
Satellite navigation equipment	Technology & Entertainment
Season tickets	Personal Items
Spectacles	Personal Items
Sports equipment	Personal Items
Stamp collection	Technology & Entertainment
Televisions	Contents
Travellers cheques	Personal Items
Travel tickets	Personal Items
Video player/recorder	Technology & Entertainment
Videos	Technology & Entertainment
Watches	Personal Items
Wedding/ Civil Partnership increase	Contents
Wheelchairs	Personal Items
Works of Art	Contents


Policy Limits


The most **we** will pay in respect of any one claim is:

	Contents option	The sum insured/limit shown on the schedule
		The following individual limits apply:
Theft from any detached outbuilding, garage, shed or greenhouse. – Covers 6 & 7		20% of the contents sum insured
Wedding, Civil Partnership & Birthday gift increases – Cover 12		20% of the contents sum insured
Religious festivals gift increase – Cover 13		20% of the contents sum insured
Freezer food – Cover 14		£100
Alternative accommodation – Cover 15		20% of the contents sum insured
Tenants liability – Cover 16		20% of the contents sum insured
Tenants improvements – Cover 17		20% of the contents sum insured
Legal liability – Cover 18		£2,000,000
Legal Liability to employees		£10,000,000

	Contents accidental damage option	The sum insured/limit shown on the schedule
---	--	--

	Personal items option	The sum insured/limit shown on the schedule
		The following individual limits apply:
Money		£500
Credit, debit, charge or cash dispenser cards		£500 (in most cases, you will only be liable to your bank or building society for the first £50 per card)
Items left in an unattended motor vehicle		£500
Items taken outside of the British Isles		The sums insured shown on the schedule plus the money & credit card limits.
Personal Items:		
Any one item which is not a pedal cycle		The Personal Items sum insured or £2,000 whichever is less.

	Technology & Entertainment option	The sum insured/limit shown on the schedule
		The following individual limits apply:
Any one item		Unspecified Technology & Entertainment sum insured or £100 whichever is less.
Any one item which is separately described on the schedule		The sum insured for the item shown on the schedule
Items left in an unattended motor vehicle		£500
Items taken outside of the British Isles		The sum insured shown on the schedule
Music, film or electronic data downloads		£50

 Pedal cycle option	The sum insured/limit shown on the schedule
	The following individual limits apply:
Unspecified pedal cycles - pedal cycles which are not separately described on the schedule	The sum insured shown on the schedule
Limit for any one pedal cycle	£2,500 or the sum insured whichever is lower
Theft from any detached outbuilding, garage, shed or greenhouse	£1,500
Items left in an unattended motor vehicle	£1,500

How to use this policy booklet

I want to know if I am covered for a certain item – how do I check?

Look at the index of items, pages 3 - 4 it will tell **you** which Option to read.

Look at the cover included in the Option, for example under Personal Items the first paragraph tells **you** what is included. Opposite it tells **you** what is not included. So for example a handbag – is it included?

Handbags are in the list of what Personal Items includes, it is an item **you** or someone included in the meaning of family normally carry.

Is there anything under 'What Is Not Covered' that applies?

Finally check any limits that might apply pages 5 - 6.

I want to know if I am covered for a claim – how do I check?

What caused the claim?

For example, **your** home is broken into and a ring and a laptop are stolen. The cause of the claim is theft. Check any limits that may apply on page 5 - 6.

Am I covered?

Technology is stolen (laptop)

Personal Items are stolen (ring)

Check **your** schedule, do **you** have both Technology & Entertainment and Personal Items insured?

Is the damage covered?

Look in both sections of the policy to see what is and is not covered under both Personal Items and Technology & Entertainment. Finally, after **you've** read this information please read 'How **we** settle claims' pages 47 - 48 and the policy exclusions, policy conditions & claims conditions on pages 42 - 47.

How to make a claim

When an accident happens, **you** should take any immediate action **you** think is necessary to protect property and belongings from further damage, such as switching off the gas, electricity or water.

Call the claims helpline shown on **your** schedule of insurance. Please have the policy number handy when **you** call. While most claims can be agreed over the phone, there may be times when **we** will ask **you** to complete a claim form and provide **us** with further information.

For **your** protection, telephone calls may be recorded and monitored.

Understanding and using the policy

The policy is in two parts – the policy wording and the schedule. The policy wording explains what is and what is not covered, how claims are settled and other important information.

The schedule shows which Options of the policy apply, the amount insured and the premium.

Please keep the schedule with the policy wording.

A new schedule will be sent whenever a change is made to the insurance and also each year before renewal so **you** can check that the cover still meets **your** needs.

If **you** have any questions please contact **us**. The telephone numbers are shown on the schedule.

Once **you** receive the policy **you** have 14 days to make sure the cover is exactly what **you** need. If it isn't, please send the documents back and ask **us** to make changes. Alternatively, **you** can ask for the policy to be cancelled and receive a full refund of premium as long as no claim has been made.

There are conditions of the insurance that **you** or **your** family will need to meet as **your** part of this contract on pages 43 to 47. The conditions set out the changes in circumstances that could affect **your** cover and when **we** would cancel your policy. Please take the opportunity to read the Policy Conditions.

You will need to make sure that the amount insured shown on the schedule are kept up to date.

Remember to keep the sums insured up to date when **you** buy new items and make certain that items are insured for the correct amount at all times.

Words with special meanings

Some words have a special meaning in the policy and these are listed below. Whenever a word with a special meaning is used in the policy it will be printed in bold type.

Company/our/us/we

Royal & Sun Alliance Insurance plc.

Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Insurance period

The period shown on the schedule and any further period for which **you** have paid or have agreed to pay and **we** have accepted or have agreed to accept **your** premium.

You/your/policyholder

The person(s) named as **policyholder** on the schedule.

Your family

You or any of the following people providing they normally live with **you**:

- **your** husband, wife or partner;
- children (including foster children);
- **your** relatives;
- **your** domestic employees.

The insurance contract

This policy is a legal contract between **you** and **us**. The policy wording and schedule make one document and must be read together. Please keep them together.

The contract is based on the information **you** provided when **you** applied for the insurance.

Our part of the contract is that **we** will provide the cover set out in this policy wording for:

- those Options which are shown on the policy schedule;
- the **insurance period** set out on the policy schedule.

Your part of the contract is **you** must:

- pay the premium as shown on the policy schedule for each **insurance period**;
- comply with all the conditions set out in this policy.

If **your** part of the contract is not met, **we** may turn down a claim, increase the premium or **you** may find that **you** do not have any cover. There are conditions of the insurance that **you** or **your family** will need to meet as **your** part of this contract on page 9. The conditions set out the changes in circumstances that could affect **your** cover and when **we** would cancel **your** policy. Please take the opportunity to read the Policy Conditions.

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

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

This policy has been issued by Royal & Sun Alliance Insurance plc in the United Kingdom.

Contents Option

This Option sets out the cover **we** provide for contents.

What is covered	What is not included
<p>Contents are household goods, high risk items (which are clocks, paintings, works of art, stamp and coin collections), clothing in the home all owned by your family or which are your family's responsibility under contract.</p> <p>Household goods does not include items covered in the Technology & Entertainment, Personal Items or Pedal Cycles Options.</p>	<p>Items covered under the Technology & Entertainment, Pedal Cycles or Personal Items Options, except for clothing in the home.</p> <p>Motor vehicles and children's motor vehicles whether licensed for road use or not, mechanically propelled or assisted vehicles other than pedestrian controlled vehicles where the operator walks with but does not ride on the vehicle.</p> <p>Aircraft, trains and boats (other than models), gliders, hang-gliders, wet bikes, hovercraft and any other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached.</p> <p>Fixtures and fittings, business stock, money, credit, debit, charge or store loyalty cards or cash dispenser cards, personal documents, title deeds, office equipment, office furniture and office stationery.</p> <p>Anything used for trade, professional or business purposes.</p> <p>Animals.</p> <p>Gardening equipment (including motorised gardening equipment) garden furniture and removable items that are normally used in the garden including play equipment, temporary gazebos, water features, statues, pots, lights and barbecues.</p> <p>Any amount exceeding the sum insured and limits shown on the schedule and on pages 5 - 6.</p>
<p>What are household goods? – the things you keep in the home – that you use to furnish the home and which normally stay at home – if you were to move you would normally take these items with you – for example furniture, curtains, blinds, cushions, rugs, throws, lamps, linen, pots & pans, plates, cutlery, crockery, freestanding white goods such as microwave ovens, fridges, freezers, cookers, dishwashers and washing machines.</p>	

Please remember that Contents does not include items included in the Technology & Entertainment Option - Technology & Entertainment equipment means aerials, cameras, digital receivers, discs, disc players and recorders, computers including notebook, laptops, tablet computers, desktop computers and palm tops, electronic data downloads, fax machines, film downloads, game players including hand held and consoles, games, mobile phones, music downloads, music players, music recorders, musical instruments, navigation equipment that is not permanently fixed in motor vehicles, portable media players, printers, videos, video players and recorders, satellite dishes & receivers, televisions and parts or accessories for any of them all owned by your family or your family's responsibility under contract

Please remember that Contents does not include items included in the Personal items Option - clothing when taken outside the home, jewellery, watches, medals, and other items which **your family** normally wear or carry, credit, debit, charge or cash dispenser cards, current bank notes and coins, stamps, cheques, electronic cash pre-payment cards, savings certificates, gift tokens, postal and money orders, phone cards or vouchers, travellers cheques, premium bonds, parking, luncheon, retail vouchers and season or travel tickets, sports and camping equipment, wheelchairs or similar electric scooters specifically designed for the disabled or infirm and which are not legally required to be licensed for road use. Please refer to pages 18 - 20 for further cover details on this Option.

Please remember that Contents does not include items included in the Pedal Cycles Option. Please refer to pages 24 - 25 for further cover details on this Option.

What is covered	What is not included
Loss or damage to contents in the home at the address shown on the schedule including contents in its detached annexes, outbuildings, garages, sheds and greenhouses caused by the following:	<p>The excess, this is the first part of any claim that you must pay. It applies to covers 1-14 & 16-17 and is shown on the schedule.</p> <p>Loss or damage from the home if the home has not been lived in by your family for more than 60 days in a row this applies to covers 3, 5, 6, 7 & 14.</p> <p>Loss or damage to contents in the open on the land belonging to the home.</p>
1. Fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution.
2. Storm or flood.	Damage caused by a rise in the water table (the level below which the ground is completely saturated with water)
3. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.	<p>Damage to the appliance or system which the water or oil escapes from.</p> <p>The cost of replacing the water or oil that has escaped.</p>
4. Riot, civil commotion.	
5. Malicious acts or vandalism.	Loss or damage while anyone who is not a member of your family is living in the home unless force and violence has been used to get into or out of the home.
6. Theft or attempted theft using force and violence to get into or out of the home.	Any amount exceeding 20% of the contents sum insured for each claim for theft or attempted theft from any detached outbuilding, garage, shed or greenhouse.

<p>7. Theft or attempted theft not using force and violence to get into or out of the home.</p>	<p>Loss or damage while:</p> <ul style="list-style-type: none"> ■ anyone who is not a member of your family is living in the home unless force and violence has been used to get into or out of the home; ■ your home is used to receive any visitors or paying guests in connection with any trade, profession or business. <p>Loss by deception unless the only deception was someone tricking their way into your home.</p> <p>Any amount exceeding 20% of the contents sum insured for each claim for theft or attempted theft from any detached outbuilding, garage, shed or greenhouse.</p>
<p>8. Subsidence or heave of the site on which the buildings stand or of land belonging to it, or landslip.</p> <p>Subsidence means downward movement of the site on which the buildings stand by a cause other than the weight of the buildings themselves.</p> <p>Heave means upward and/or lateral movement of the site on which the buildings stand or of the land belonging to it caused by swelling of the ground.</p> <p>Landslip means downward movement of sloping ground.</p>	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> ■ solid floors moving unless the foundations of the outside walls of the home are damaged by the same cause and at the same time; ■ structures bedding down or settlement of newly made up ground; ■ the coast or a riverbank being worn away; ■ demolition, alteration or repair to the home; ■ poor or faulty design, workmanship, or materials.
<p>9. Falling trees or branches.</p>	
<p>10. Falling aerials or satellite receiving equipment, their fittings or masts.</p>	
<p>11. Impact involving vehicles, aircraft or anything dropped from them, or animals.</p>	<p>Loss or damage by pets.</p>
<p>In addition we provide the following cover:</p>	
<p>12. Wedding, Civil Partnership and Birthday gifts.</p> <p>For one month before and one month after the wedding, civil partnership and birthday of any of your family the sum insured for contents is increased by 20% of the contents sum insured.</p>	<p>Loss or damage by any cover listed elsewhere in the Contents Option and which is specifically excluded under that cover.</p>
<p>13. Religious festivals.</p> <p>For one month before and one month after the religious festival of any of your family the sum insured for contents is increased by 20% of the contents sum insured.</p>	<p>Loss or damage by any cover listed elsewhere in the Contents Option and which is specifically excluded under that cover.</p>

<p>14. Freezer food. The cost of replacing food in a freezer in the home, which has been spoiled by an accidental change in temperature.</p>	<p>Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to the home.</p> <p>Any amount exceeding £100.</p>
<p>15. Alternative Accommodation. The cost of Alternative Accommodation for your family if the home is uninhabitable as a result of damage to the contents by covers 1-11 of this Option plus covers 19-21 of the Contents Accidental Damage Option if it has been selected, we will pay the:</p> <ul style="list-style-type: none"> ■ additional cost of similar short-term accommodation including that required for any pets living with you; ■ cost of temporary storage of the contents. <p>If you are a tenant this cover will be provided as long as no other insurance covers this loss.</p>	<p>Any costs you:</p> <ul style="list-style-type: none"> ■ have to pay once the home becomes habitable again; ■ agree to pay without our written permission. <p>The cost of alternative accommodation for anyone who is not a member of your family.</p> <p>Any costs arising from loss or damage by any cover listed elsewhere in the Contents Option and which is specifically excluded under that cover.</p> <p>Loss or damage covered by another insurance policy.</p> <p>Any amount exceeding 20% of the contents sum insured.</p>
<p>16. Tenants liability. If you are legally liable under the terms of your tenancy agreement (not as owner, leaseholder or landlord), for damage to the home, we will provide cover caused by:</p>	<p>Any amount exceeding 20% of the contents sum insured.</p>
<p>a) Fire, lightning, explosion, earthquake or smoke</p>	<p>Damage caused by smoke from air pollution</p>
<p>b) Storm or flood</p>	<p>Damage caused by:</p> <ul style="list-style-type: none"> ■ frost; ■ a rise in the water table (the level below which the ground is completely saturated with water) <p>Damage to fences, hedges or gates.</p>
<p>c) Riot, civil commotion</p>	
<p>d) Malicious acts or vandalism</p>	
<p>e) Theft or attempted theft</p>	

<p>f) Subsidence or heave of the site on which the buildings stand or of land belonging to it, or landslip.</p> <p>Subsidence means downward movement of the site on which the buildings stand by a cause other than the weight of the buildings themselves.</p> <p>Heave means upward and/or lateral movement of the site on which the buildings stand or of the land belonging to it caused by swelling of the ground.</p> <p>Landslip means downward movement of sloping ground.</p>	<p>Damage to the drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures, fittings, fences and gates, plus statues, pergolas, gazebos, garden ponds, swimming pools and fountains that are all permanently fixed into the ground all belonging to the home in which you live unless the home in which you live is damaged by the same cause and at the same time.</p> <p>Damage to solid floors or damage caused by solid floors moving, unless the foundations of the outside walls of the home in which you live are damaged by the same cause and at the same time.</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> ■ structures bedding down or settlement of newly made up ground; ■ the coast or a riverbank being worn away; ■ or from demolition, alteration or repair to the home; ■ or from poor or faulty design, workmanship, or materials. ■ sulphate reacting with any materials from which any part of the buildings is constructed.
<p>g) Falling trees and branches</p>	<p>Damage to fences or gates</p>
<p>h) Falling aerials or satellite receiving equipment, their fittings or masts</p>	
<p>i) Impact involving vehicles, aircraft or anything dropped from them, or animals.</p>	<p>Damage caused by pets</p>
<p>j) Freezing of water or fixed heating systems. Water or oil escaping from washing machines, dishwashers, fixed water or fixed heating systems.</p>	<p>Damage to the appliance or system which the water or oil escapes from unless freezing causes the damage.</p> <p>Damage to any part of the buildings by subsidence cover f), as a result of escaping water.</p> <p>The cost of removing, repairing or replacing the buildings of the home in which you live in order to locate the source of the escape of water or oil.</p>
<p>17. Tenants improvements. Damage to the fixed improvements and fixed internal decorations which you have added as a tenant to the home caused by:</p>	<p>Any amount exceeding 20% of the contents sum insured.</p>
<p>a) Fire, lightning, explosion, earthquake or smoke</p>	<p>Damage caused by smoke from air pollution</p>

b) Storm or flood	<p>Damage caused by:</p> <ul style="list-style-type: none"> ■ frost; ■ a rise in the water table (the level below which the ground is completely saturated with water) <p>Damage to fences, hedges or gates.</p>
c) Riot, civil commotion	
d) Malicious acts or vandalism	
e) Theft or attempted theft	
<p>f) Subsidence or heave of the site on which the buildings stand or of land belonging to it, or landslip.</p> <p>Subsidence means downward movement of the site on which the buildings stand by a cause other than the weight of the buildings themselves.</p> <p>Heave means upward and/or lateral movement of the site on which the buildings stand or of the land belonging to it caused by swelling of the ground.</p> <p>Landslip means downward movement of sloping ground.</p>	<p>Damage to the drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures, fittings, fences and gates, plus statues, pergolas, gazebos, garden ponds, swimming pools and fountains that are all permanently fixed into the ground all belonging to the home in which you live unless the home in which you live is damaged by the same cause and at the same time.</p> <p>Damage to solid floors or damage caused by solid floors moving, unless the foundations of the outside walls of part a) the home in which you live are damaged by the same cause and at the same time.</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> ■ structures bedding down or settlement of newly made up ground; ■ the coast or a riverbank being worn away; ■ or from demolition, alteration or repair to the home; ■ or from poor or faulty design, workmanship, or materials. ■ sulphate reacting with any materials from which any part of the buildings is constructed.
g) Falling trees and branches	Damage to fences or gates
h) Falling aerials or satellite receiving equipment, their fittings or masts	
i) Impact involving vehicles, aircraft or anything dropped from them, or animals.	Damage caused by pets
j) Freezing of water or fixed heating systems. Water or oil escaping from washing machines, dishwashers, fixed water or fixed heating systems.	<p>Damage to the appliance or system which the water or oil escapes from unless freezing causes the damage.</p> <p>Damage to any part of the buildings by subsidence cover f), as a result of escaping water.</p> <p>The cost of removing, repairing or replacing part a) the home in which you live in order to locate the source of the escape of water or oil.</p>
In addition we provide the following cover:	

<p>18. Legal Liability.</p> <p>The personal legal liability of your family:</p> <ul style="list-style-type: none"> ■ as occupier of the home and its land; ■ as individuals; ■ as an employer to any of your family's domestic employees; <p>to pay damages and costs to others which arise from any single event occurring during the insurance period which results in:</p> <ul style="list-style-type: none"> ■ accidental death, disease, illness or accidental physical injury to anyone; ■ accidental damage to physical property. <p>The most we will pay is £2,000,000, except where there is accidental bodily injury to a domestic employee where the most we will pay is £10,000,000.</p> <p>We will also pay defence costs agreed by us in writing.</p> <p>Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p>	<p>Anything owned by or the legal responsibility of your family.</p> <p>Injury, death, disease or illness to any of your family (other than your domestic employees who normally live with you).</p> <p>Injury, death disease or illness caused by any dog described in Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991.</p> <p>Liability arising from:</p> <ul style="list-style-type: none"> ■ any employment, trade, profession or business of any of your family; ■ any of your family passing on any disease or virus; ■ the ownership or use of any motor vehicle, including children's vehicles (other than garden machinery or wheelchairs or similar electric scooters specifically designed for the disabled or infirm), whether licensed for road use or not, any boat, wet bike, sand yacht, hovercraft, aircraft or train (other than hand propelled boats and models), gliders, hang-gliders, caravans or trailers; ■ any of your family owning land or buildings; ■ The Party Wall etc. Act 1996. <p>Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement.</p> <p>Liability covered by any other policy.</p>
--	--

How to make a claim

If **you** wish to claim under this Option please follow the steps on page 47.

You should also read the claims conditions and policy & claims exclusions on pages 42 - 47.

Please remember that Contents Option does not include items under the Personal Items, Pedal Cycles or Technology & Entertainment Options.

Contents Accidental Damage Option

The following additional cover is also provided for contents but only if the schedule states 'Accidental damage included'.

What is covered	What is not included
<p>Damage to your contents caused by the following:</p>	<p>The excess, this is the first part of any claim that you must pay. It applies to covers 19-21 and is shown on the schedule.</p> <p>Damage if the home has not been lived in by your family for more than 60 days in a row, this applies to cover 19.</p> <p>Damage while anyone who is not a member of your family lives in the home.</p> <p>Deterioration of food.</p>
<p>19. Accidental damage. Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p>	<p>Damage by:</p> <ul style="list-style-type: none"> ■ water entering the home other than by storm or flood; ■ mechanical, electrical or electronic fault or breakdown; ■ any cover listed elsewhere in the Contents Option and which is specifically excluded under that cover
<p>20. Accidental breakage of mirrors, ceramic hobs in free standing cookers or glass which forms part of the furniture in the home.</p>	<p>The replacement cost of any part of the item other than the broken glass.</p>
<p>21. Professional removal. Accidental damage or loss while a professional removal firm is moving the contents from the home directly to your new permanent home in the British Isles.</p> <p>Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> ■ by mechanical, electrical or electronic fault or breakdown; ■ while the contents are in storage or being moved to or from storage <p>Damage to china, glass, pottery or other items of a similar nature which are fragile, unless they have been packed by professional packers.</p>

How to make a claim

If **you** wish to claim under this Option please follow the steps on page 47.

You should also read the claims conditions and policy & claims exclusions on pages 42 - 47.

Please remember that Contents Option does not include items under the Personal Items, Pedal Cycles or Technology & Entertainment Option.

Personal Items Option

This Option sets out the cover **we** provide for **your** Personal items in or away from the home, unless the schedule states 'Not insured under this policy'.

What is covered	What is not included
<p>Personal items means clothing when taken outside the home, jewellery, watches, medals and other items which your family normally wear or carry, credit, debit, charge or cash dispenser cards, current bank notes and coins, stamps, cheques, electronic cash pre-payment cards, savings certificates, gift tokens, postal and money orders, phone cards or vouchers, travellers cheques, premium bonds, parking, luncheon, retail vouchers and season or travel tickets, sports and camping equipment, wheelchairs or similar electric scooters specifically designed for the disabled or infirm and which are not legally required to be licensed for road use all owned by your family or which are your family's responsibility under contract.</p>	<p>Items covered under the Contents, Technology & Entertainment or Pedal Cycles Options.</p> <p>Anything used for trade, professional or business purposes.</p> <p>Breakage of sports equipment while in use.</p> <p>Credit, debit, charge or cash dispenser cards not issued in the British Isles. Promotional vouchers, air miles vouchers, credit notes, store or loyalty points, lottery tickets, scratch cards, raffle tickets and stamps which are part of a stamp collection.</p> <p>Gliders, hang-gliders, wet bikes, hovercraft and any other mechanically propelled or assisted watercraft.</p> <p>Trailer tents.</p> <p>Any amount exceeding the Personal Items sum(s) insured shown on the schedule and limits shown on page 5 - 6.</p> <p>Loss or damage caused by theft or attempted theft from any detached outbuilding, garage, shed or greenhouse.</p>
<p>Please remember that Personal Items does not include items included in Technology & Entertainment Option - Technology & Entertainment equipment means aerials, cameras, digital receivers, discs, disc players and recorders, computers including notebook, laptops, tablet computers, desktop computers and palm tops, electronic data downloads, fax machines, film downloads, game players including hand held and consoles, games, mobile phones, music downloads, music players, music recorders, musical instruments, navigation equipment that is not permanently fixed in motor vehicles, portable media players, printers, videos, video players and recorders, satellite dishes & receivers, televisions and parts or accessories for any of them all owned by your family or your family's responsibility under contract Please refer to pages 21 - 23 for further cover details on this Option.</p>	
<p>Please remember that Personal Items does not include items included in the Pedal Cycles Option. Please refer to pages 24 - 25 for further cover details on this Option.</p>	

What is covered	What is not included
	<p>The excess, this is the first part of any claim that you must pay and is shown on the schedule.</p>
<p>1. Loss or damage in the British Isles and temporarily outside the British Isles for 60 days in any insurance period while in the possession of any of your family.</p>	<p>Theft from motor vehicles unless at the time of the loss or damage:</p> <ul style="list-style-type: none"> ■ someone aged 16 or over was in the motor vehicle; or ■ the motor vehicle was securely locked; and ■ force and violence were used to get into the motor vehicle; and ■ the items stolen were out of sight in a locked boot or locked compartment. <p>Any amount exceeding £500 for items left in an unattended motor vehicle.</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> ■ by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies; ■ caused by water entering the home other than by storm or flood; ■ from the home if the home has not been lived in by your family for more than 60 days in a row; ■ caused by theft or attempted theft from an unlocked hotel room; ■ if items have been outside the British Isles for a total of more than 60 days in any insurance period; <p>Loss in the home by theft, malicious acts or vandalism when the home is:</p> <ul style="list-style-type: none"> ■ lived in by anyone other than your family; ■ used to receive visitors or paying guests in connection with any business; <p>unless force and violence is used to get into or out of the home.</p> <p>Loss of value or loss due to errors or omissions in receipts, payments or accountancy.</p> <p>Loss of money not reported to the police within 24 hours of discovery.</p> <p>Loss by deception unless the only deception is someone tricking their way into your home.</p>

<p>2. Wedding, Civil Partnership and Birthday gifts and Religious Festivals</p> <p>For one month before and one month after the wedding, civil partnership, birthday or religious festival of any of your family the sum insured for personal items is increased by 10%.</p>	
<p>3. Credit, debit, charge or cash dispenser cards</p> <p>Cover for losses where you are held liable and your card provider charges you up to a maximum of £50 for each claim for every card, resulting from unauthorised transactions arising from the use of a lost or stolen credit card, debit card, charge card or cash dispenser card.</p> <p>Do not forget to inform the police and the bank or credit card provider as soon as possible in the event of a loss.</p>	<p>There is no excess payable for credit card, debit card, charge card or cash dispenser card.</p> <p>In most cases, you will only be liable for the first £50 per credit card, debit card, charge card or cash dispenser card.</p> <p>Loss which results from any authorised cardholder not following the terms and conditions under which the credit card, debit card, charge card or cash dispenser card was issued.</p> <p>Use of credit cards, debit card, charge card or cash dispenser card by any of your family without the permission of any authorised cardholder.</p>
<p>Please remember that the Personal Items Option does not include items included in the Technology & Entertainment, Pedal Cycle or Contents Options.</p>	

How to make a claim

If **you** wish to claim under this Option please follow the steps on page 47 .

You should also read the claims conditions and policy & claims exclusions on pages 42 - 47.

Technology & Entertainment Option

This Option sets out the cover **we** provide for Technology & Entertainment equipment in or away from the home, unless the schedule states 'Not insured under this policy'.

What is covered	What is not included
<p>Technology & Entertainment equipment means aerials, cameras, digital receivers, discs, disc players and recorders, computers including notebook, laptops, tablet computers, desktop computers and palm tops, electronic data downloads, fax machines, film downloads, game players including hand held and consoles, games, mobile phones, music downloads, music players, music recorders, musical instruments, navigation equipment that is not permanently fixed in motor vehicles, portable media players, printers, videos, video players and recorders, satellite dishes & receivers, televisions and parts or accessories for any of them all owned by your family or which are your family's responsibility under contract.</p>	<p>Items covered under the Contents, Pedal Cycles or Personal Items Options.</p> <p>Motor parts or accessories other than removable entertainment and navigation equipment while removed.</p> <p>Anything used for trade, professional or business purposes (other than notebook computers, laptops, desktop computers, palm tops, faxes, printers and mobile phones).</p> <p>Any amount exceeding the Technology & Entertainment sum insured shown on the schedule and limits shown on page 5 - 6.</p> <p>Loss or damage caused by theft or attempted theft from any detached outbuilding, garage, shed or greenhouse.</p>
<p>Please remember that Technology & Entertainment does not include items included in the Personal Items Option – clothing when taken outside the home, jewellery, watches, medals, and other items which your family normally wear or carry, credit, debit, charge or cash dispenser cards, current bank notes and coins, stamps, cheques, electronic cash pre-payment cards, savings certificates, gift tokens, postal and money orders, phone cards or vouchers, travellers cheques, premium bonds, parking, luncheon, retail vouchers and season or travel tickets, sports and camping equipment, wheelchairs or similar electric scooters specifically designed for the disabled or infirm and which are not legally required to be licensed for road use all of which are owned by your family or which are your family's responsibility under contract. Please refer to pages 18 - 20 for further cover details on this Option.</p>	
<p>Please remember that Technology & Entertainment does not include items included in the Pedal Cycles Option.</p> <p>Please refer to pages 24 - 25 for further cover details on this Option.</p>	

What is covered	What is not included
<p>1. Loss or damage in the British Isles and temporarily outside the British Isles for 60 days in any insurance period while in the possession of any of your family.</p>	<p>The excess, this is the first part of any claim that you must pay. It applies to covers 1 - 3 and is shown on the schedule.</p> <p>Loss or damage caused by</p> <ul style="list-style-type: none"> ■ mechanical, electrical or electronic break down, delay, confiscation or detention by customs or other official bodies; ■ theft or attempted theft from an unlocked hotel room; ■ water entering the home other than by storm or flood. <p>Theft from motor vehicles unless at the time of the loss or damage:</p> <ul style="list-style-type: none"> ■ someone aged 16 or over was in the motor vehicle; or ■ the motor vehicle was securely locked; and ■ force and violence were used to get into the motor vehicle; and ■ the items stolen were out of sight in a locked boot or locked compartment. <p>Any amount exceeding £1,500 for items left in an unattended motor vehicle.</p> <p>Loss or damage from the home if the home has not been lived in by your family for more than 60 days in a row.</p> <p>Loss or damage by theft, malicious acts or vandalism while the home is used to receive visitors or paying guests in connection with any business, unless force and violence is used to get into or out of the home.</p> <p>Loss by deception unless the only deception is someone tricking their way into the home.</p> <p>Loss or damage if items have been outside the British Isles for a total of more than 60 days in any insurance period.</p> <p>The cost of replacing non-recoverable music, film or electronic data downloads.</p>
<p>2. Music, film or electronic data downloads The cost of replacing non-recoverable music, film or electronic data legally downloaded by your family, from a legitimate website following loss or damage to technology & entertainment equipment.</p>	<p>The cost of remaking or recreating any nonrecoverable music, film or electronic data. Any data not commercially available at the time of loss.</p> <p>Any amount exceeding £50.</p>

<p>3. Wedding, Civil Partnership and Birthday gifts and Religious Festivals</p> <p>For one month before and one month after the wedding, civil partnership, birthday or religious festival of any of your family the sum insured for technology & entertainment is increased by 10%</p>	
--	--

Please remember that the Technology & Entertainment does not include items included in the Personal Items, Pedal Cycles or Contents Options.

How to make a claim

If **you** wish to claim under this Option please follow the steps on page 47.

You should also read the claims conditions and policy & claims exclusions on pages 42 - 47

Pedal Cycles Option

This Option sets out the cover **we** provide for **your** Pedal cycles in or away from the home, unless the schedule states 'Not insured under this policy'.

What is covered	What is not included
<p>Pedal cycles and their accessories owned by your family or which are your family's responsibility under contract.</p>	<p>Items covered under the Contents, Personal items or Technology & Entertainment Options.</p> <p>Anything used for trade, professional or business purposes.</p> <p>Breakage of sports equipment while in use.</p> <p>Motorised pedal cycles.</p> <p>Any amount exceeding the Pedal cycles sum(s) insured shown on the schedule and limits shown on pages 5 - 6.</p> <p>Any amount exceeding £1,500 for each claim for theft or attempted theft from any detached outbuilding, garage, shed or greenhouse.</p>
<p>Please remember that Pedal cycles does not include items included in Personal items or Technology & Entertainment Options.</p>	

What is covered	What is not included
<p>Loss or damage in the British Isles and temporarily outside the British Isles for 60 days in any insurance period while in the possession of any of your family.</p>	<p>The excess, this is the first part of any claim that you must pay and is shown on the schedule.</p> <p>Theft from motor vehicles unless at the time of the loss or damage:</p> <ul style="list-style-type: none"> ■ someone aged 16 or over was in the motor vehicle; or ■ the motor vehicle was securely locked; and ■ force and violence were used to get into the motor vehicle; and ■ the items stolen were out of sight in a locked boot or locked compartment. <p>Any amount exceeding £1,500 for items left in an unattended motor vehicle.</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> ■ by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies;

- caused by water entering the home other than by storm or flood;
- to pedal cycles in the home if the home has not been lived in by **your family** for more than 60 days in a row;
- caused by theft or attempted theft from an unlocked hotel room;
- if items have been outside the British Isles for a total of more than 60 days in any **insurance period**;
- to any pedal cycle which is left unattended unless the pedal cycle is locked to an object that cannot be moved.

Loss in the home by theft, malicious acts or vandalism when the home is:

- lived in by anyone other than **your family**;
- used to receive visitors or paying guests in connection with any business;

unless force and violence is used to get into or out of the home.

Loss of value or loss due to errors or omissions in receipts, payments or accountancy.

How to make a claim

If **you** wish to claim under this Option please follow the steps on page 47.

You should also read the claims conditions and policy & claims exclusions on pages 42 - 47.

Conditions and Exclusions

Policy Exclusions

These exclusions apply to all the Options of the Renters Insurance policy.

This insurance does not cover:

Wear and tear

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by or resulting from wear and tear, viruses, disease, depreciation, repairs necessary in the normal course of maintenance, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

Defective construction or design

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

Existing and deliberate damage

Any loss, damage, liability, cost or expense of any kind occurring, or arising from an event occurring, before the **insurance period** starts or caused deliberately by **your family**.

Illegal activities

Any direct or indirect loss or damage caused as a result of the buildings being used for illegal activities.

Rot

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

Date change and computer viruses

Any direct or indirect loss or damage caused:

- to equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
- by computer viruses.

Legal expenses, legal benefits and/or liability arising directly or indirectly from:

- equipment failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
- computer viruses;

but any claim for legal expenses / benefits to pursue compensation for personal injury is not excluded.

For the purposes of this exclusion:

- Equipment includes computers and anything else insured by this policy which has a microchip in it.
- Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer. Microchips include

integrated circuits and microcontrollers.

- Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

- a sudden unexpected incident, or
- oil or water escaping from a fixed oil or fixed water installation, and which was not the result of an intentional act, and, which occurs during any **insurance period**.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

Radioactive contamination

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

Sonic bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.

Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), 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(s) or put any section of the public in fear.

War risks

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

Policy Conditions

These are the conditions of the insurance **you** and **your family** will need to meet as **your** part of this contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your policy** might be invalid.

Taking care

Your family must take all steps to avoid incurring liability and prevent loss or damage to everything which is covered by this insurance and to keep all the property insured in good condition and in good repair.

Changes in **your** circumstances

Using the address on the front of the schedule, **you** must tell **us** within 30 days as soon as **you** know about any of the following changes:

- **you** are going to move home permanently;
- someone other than **your family** is going to live in the home;
- the home is going to be used as a weekend or a holiday home;
- your home is going to be unoccupied for 60 consecutive days.
- the number of bedrooms in the home has changed;
- **you** or any member of **your family** has received a conviction for any offence except for driving;
- any part of the home is going to be used for any trade, professional or business purposes
There is no need to tell **us** about trade, professional or business use if:
 - the trade, professional or business use is only clerical; and
 - **you** do not have staff employed to work from the home; and
 - **you** do not have any visitors to the home in connection with **your** trade, profession or business; and
 - **you** do not keep any business money or stock in the home.
- any increase in the value of **your** items.

We may reassess **your** cover, terms and premiums when **we** are told about changes in **your** circumstances. If **you** do not tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, a claim might be rejected or a payment could be reduced. In certain circumstances **your** policy might be invalid and **you** may not be entitled to a refund of premium.

Fraud

If dishonesty, exaggeration or false documentation is used by **your family** or anyone acting on behalf of **you** or **your family** to obtain or support:

- a claims payment under **your** policy; or
- cover for which **you** do not qualify; or
- cover at a reduced premium;

all benefits under this policy will be lost, the policy may be invalid, **you** may not be entitled to a refund of premium and legal action may be taken against **you**.

Financial Sanctions

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy to the extent that the provision of such cover, indemnity, payment or other benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States or other country of policy issue.

If any such resolution, sanction, law or regulation takes effect during the period of insurance **we** may cancel this policy immediately by giving **you** written notice at **your** last known address.

Transferring **your** interest in the policy

You cannot transfer **your** interest in this policy to anyone else without **our** written permission.

Cancelling the policy

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

Cancellation by **you** within the first 14 days

If **you** cancel the policy within 14 days of the date **you** receive **your** policy documents, **we** will refund the premium provided no claim has been made during the current **insurance period**.

Cancellation by **you** after the first 14 days

If **you** cancel the policy after 14 days of the date **you** receive **your** policy documents, **we** will refund premiums already paid for the remainder of the current **insurance period**, provided no claim has been made during the current **insurance period**.

Where **we** cancel **your** policy

Please also refer to the Fraud condition on page 28 of this policy and to the Changes in Circumstances condition on page 28 of this policy.

We may also cancel the policy where **we** have identified serious grounds, such as;

- failure to provide **us** with information **we** have requested that is directly relevant to the cover provided under this policy or any claim;
- the use or threat of violence or aggressive behaviour against **our** staff, contractors or property;
- the use of foul or abusive language;
- nuisance or disruptive behaviour

we will contact **you** at **your** last known address and, where possible, seek an opportunity to resolve the matter with **you**. Where a solution cannot be agreed between us, **we** may cancel the policy by giving **you** 14 days' notice.

This will not affect **your** right to make a claim for any event that happened before the cancellation date. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **insurance period**, provided no claim has been made during the current **insurance period**.

Where **we** have agreed to **you** paying **your** premium by monthly instalments, then in the event that there is a default in the instalments due under the payment schedule, we reserve the right to cancel **your** policy by giving **you** 14 days notice at **your** last known address and **you** will no longer be insured by **us**.

If **your** monthly premium payment has a Fixed Sum Loan Agreement regulated by The Consumer Credit Act 1974, then this shall be deemed to be a linked loan agreement. In the event that there is a default in the instalments due under the payment schedule, **we** reserve the right to also terminate that linked loan agreement. This will not affect **your** right to make a claim for any event that happened before the cancellation date. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **insurance period**.

Cancelling the monthly premium instalment agreement

Your policy has a normal **insurance period** of 12 months and **your** legal contract with **us** is for this period. **You** may have asked and **we** may have agreed for **your** annual premium to be paid on a monthly basis by instalments.

Where **we** have agreed to **you** paying **your** premium by monthly instalments, then in the event that there is a default in the instalments due under the payment schedule, we reserve the right to cancel **your** policy by giving **you** 14 days notice at **your** last known address and **you** will no longer be insured by **us**.

If **your** monthly premium payment has a Fixed Sum Loan Agreement regulated by The Consumer Credit Act 1974, then this shall be deemed to be a linked loan agreement. In the event that there is a default in the instalments due under the payment schedule, **we** reserve the right to also terminate that linked loan agreement.

If **you** want to cancel **your** payment schedule but not **your** policy, **you** must contact **us** at the

address given on the front of **your** schedule. **We** can then tell **you** how much **you** will have to pay for the rest of the **insurance period**. If this amount is not paid by the date given in **our** reply to **you**, then all cover under **your** policy will be cancelled from this date.

Claims Conditions

These are the claims conditions **you** and **your family** will need to keep to as **your** part of this contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

If anything happens which might lead to a claim, what **you** must do depends on what has happened. The sooner **you** tell **us** the better. In some cases, there are other people **you** must contact first.

When an incident occurs which may result in a claim, **you** must also read the information on 'How to make a claim' on page 31.

You should also check the information on 'How **we** settle claims' for each Option of **your** policy which covers the loss or damage, e.g. contents, personal items.

What **you** must do

If **you** or **your family** are the victim of theft, riot, a malicious act or vandalism, or if **you** or **your family** lose something away from the **home**, tell the police immediately upon discovery and ask for a crime reference number and tell **us** as soon as **you** can, or in the case of riot tell **us** immediately.

If someone is holding any of **your family** responsible for an injury or any damage, no one in **your family** must admit responsibility. Give **us** full details in writing as soon as **you** can and any claim form, application notice, legal document or other correspondence sent to **your family** must be sent to **us** straightaway without being answered.

For all other claims, tell **us** as soon as **you** can.

You should do all **we** reasonably ask **you** to do to get back any lost or stolen property.

Do not throw away any damaged items before **we** have had a chance to see them, or carry out any non-emergency repairs before **we** have had a chance to inspect them.

To help **us** deal with **your** claim quickly, **we** may require additional information which may include the following:

- original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills;
- purchase dates of lost or damaged items;

For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair.

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

Rights and responsibilities

We may need to get into a building that has been damaged to salvage anything **we** can and to make sure no more damage happens. **You** must help **us** to do this but **you** must not abandon **your** property to **us**.

You must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to

make under this policy without **our** written permission. **We** have the right, if **we** choose, in **your** name but at **our** expense to:

- take over the defence or settlement of any claim;
- start legal action to get compensation from anyone else;
- start legal action to get back from anyone else any payments that have already been made.

You must provide **us**, with any information and assistance **we** may reasonably require about any claim. **You** must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

When **you** call **us** **we** will advise **you** of **our** requirements, which will be either:

- ask **you** to get estimates for building repairs or replacement items; or
- arrange for the damage to be inspected by one of **our** Claims Advisors, an independent loss adjuster or other expert – their aim is to help **us** agree a fair settlement with **you**; or
- arrange for the repair or a replacement as quickly as possible.

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

Other insurance

If **you** claim under this policy for something which is also covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** share of any claim.

How to make a claim – call us on 0800 089 8758

Claims conditions require **you** to provide **us** with any assistance and evidence that maybe required concerning the cause and value of any claim. Ideally, as part of the initial notification, **we** will need to know:

- **Your** name, address, home and mobile telephone numbers
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

This information will enable **us** to make an initial evaluation on policy cover and claim value. **We** may, ask for additional information depending upon circumstances and value which may include the following:

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

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

Sometimes **we** may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

How **we** settle claims

Matching items

We will not pay for:

- Any loss of value to undamaged items in a matching set as a result of another item in the set being lost or damaged;
- Replacing or changing undamaged items which belong to a set or suite or which have a common design or use when the damage is restricted to a specific part or clearly defined area. For example each separate item of a matching set of matching sofas and chairs or other items of furniture are regarded as a single item.

Each separate item of a matching set is regarded as a single item.

We will only pay for lost or damaged items and not for the cost of replacing, recovering or remodeling undamaged pieces, or pieces which have not been lost or damaged.

Where **you** have to pay an excess this will be taken off the amount of **your** claim.

How **we** settle claims for Contents, Personal Items, Technology & Entertainment and Pedal Cycles Options.

- Where the damage can be economically repaired **we** will pay the cost of repair
- Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality
- Where **we** are unable economically to repair or to replace an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value.
- Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid our preferred supplier.

We will not pay for any loss of value to any item which **we** have repaired or replaced.

The most **we** will pay for any one claim is the amount it will cost **us** to replace **your** items insured under the Options **you** have selected as new but not more than the sum insured or any limits shown on the schedule or in this policy wording.

If loss or damage happens and the sum insured on the schedule is less than the cost of replacing **your** items as new **we** will, where appropriate, take off an amount for wear and tear from the cost of the new item unless the item can be economically repaired when only the cost of the repair will be paid.

No claims discount

This part of the policy explains how No claim discount works and only applies if 'No claim discount' is shown on **your** schedule.

If no incident occurs during the **insurance period** which results in a claim under the Contents, Personal Items, Technology & Entertainment or Pedal Cycle Options **your** No claim discount will increase at the renewal of the policy.

For each incident that occurs during the **insurance period** which results in a claim under the Contents, Personal Items, Technology & Entertainment or Pedal Cycle Options, **your** No claim discount may reduce at the renewal of the policy.

You cannot transfer **your** No claim discount to anyone else.

How to make a Complaint

Complaints procedure

At RSA **we** are committed to going the extra mile for **our** customers. If **you** believe that **we** have not delivered the service **you** expected, **we** want to hear from **you** so that **we** can try to put things right.

We promise to:

- Acknowledge your complaint promptly
- Investigate your complaint quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint fairly
- Ensure you are clear on how to escalate your complaint, if necessary

Step 1

If **your** complaint relates to **your** policy then please contact the sales and service number shown in **your** schedule. If **your** complaint relates to a claim then please call the claims helpline number shown in **your** policy booklet.

We aim to resolve **your** concerns on an informal basis, within three business days. Where **we** have been able to, **we** will send **you** a letter confirming this. We'll also explain how **you** may be able to refer the matter to the Financial Ombudsman Service if **you** subsequently decide that **you** are unhappy with the outcome.

Step 2

In the unlikely event that **we** are unable to resolve **your** concerns through **our** informal complaints process, **our** Customer Relations Team will then review the matter. Once **our** Customer Relations Team have reviewed **your** complaint they will send **you** a final decision in writing within 8 weeks of the date **we** received **your** complaint.

How to contact us

Customer Relations can be contacted by:

Post: RSA
Customer Relations Team
P O Box 255
Wymondham
NR18 8DP
Email: crt.halifax@uk.rsagroup.com

Our promise to you

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep **you** informed of progress
- Do everything possible to resolve **your** complaint
- Use the information from **your** complaint to proactively improve **our** service in the future.

Once **we** have reviewed **your** complaint **we** will issue **our** final decision in writing within 8 weeks of the date **we** received **your** complaint.

If you are still not happy

If **you** are still unhappy after **our** review, or **you** have not received a written offer of resolution within 8 weeks of the date **we** received **your** complaint, **you** may be eligible to refer **your** case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: 0800 023 4567 (free from standard land line, mobiles may be charged)
0300 123 9123 (same rate as 01 or 02 numbers, on mobile phone tariffs)

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

You have six months from the date of **our** final response to refer **your** complaints to the Financial Ombudsman Service. This does not affect **your** right to take legal action ; however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

Thank you for your feedback

We value **your** feedback and at the heart of **our** brand **we** remain dedicated to treating **our** customers as individuals and giving them the best possible service at all times. If **we** have fallen short of this promise, **we** apologise and aim to do everything possible to put things right.

How we use your Information

Your privacy is important to us and we are committed to keeping it protected. We have created this Customer Privacy Notice which will explain how we use the information we collect about you and how you can exercise your data protection rights. This Privacy Notice will help you understand the following:

Who we are?

We are Royal & Sun Alliance Insurance plc (RSA), we provide commercial and consumer insurance products and services under a number of brands, such as MoreTh>n. We also provide insurance services in partnership with Asda Money.

Why do we collect and use your personal information?

As an insurer, we need your personal information to understand the level of insurance cover you require. We'll use this information (e.g. your name, address, telephone number and email address) to communicate with you and if you have agreed, to send you news and offers related to our products and services.

We need to use your information to create a quote for you, allowing you to buy insurance products from us. When buying a product from us, you'll also need to provide us with details about the items you wish to be covered by the insurance (e.g. car make and model, your home).

We may need to check information you have submitted with external companies/organisations (e.g. the DVLA, the Motor Insurance Database, credit reference agencies and criminal conviction checks.) When buying certain products, sometimes we will ask for special categories of personal data (e.g. driving offences for motor insurance, medical records in case of injury).

Once you become a customer, we'll need to take your payment details to set up your cover. This could be direct debit, credit or debit card information. To service your policy, we might contact you via our website, emails, telephone calls or post. When using these services we might record additional information, such as passwords, online identifiers and call recordings.

For some of our products, we may collect information through smart sensors to assess your insurance needs (e.g. a black box installed in your vehicle when you buy a telematics driving product, which collects and uses geo-location and driving behaviour data).

If you need to claim against your insurance policy, we will need to collect information about the incident and this may be shared with other selected companies to help process the claim. If other people are involved in the incident, we may also need to collect additional information about them which can include special categories of personal data (e.g. injury and health data).

In submitting an application to us, you may provide us with equivalent or substantially similar information relating to other proposed beneficiaries under the policy. You agree that you will bring this Privacy Notice to the attention of each beneficiary at the earliest possible opportunity.

Data protection laws require us to meet certain conditions before we are allowed to use your personal information in the manner described in this Privacy Notice. To use your personal information, we will rely on one or more of the following grounds:

- **Performance of contract:** We need to use your personal information in order to provide you with the policy (which is a contract of insurance between you and us), and perform our obligations under it (such as making payments to you in respect of a claim made under the policy).
- **Consent:** In certain circumstances, we may need your consent unless authorised by law in order to use personal information about you which is classed as "special categories of per

- sonal data”.
For marketing, you will always be given a choice over the use of your data.
- **Necessity to establish, exercise or defend legal claim:** If you, or we, bring a legal claim (e.g. a court action) against the other, we may use your information in either establishing our position, or defending ourselves in relation to that legal claim.
- **Compliance with a legal obligation:** Where laws or regulations may require us to use your personal information
- **Legitimate Interests:** We will also process your personal information where this processing is in our “legitimate interests”. When relying on this condition, we are required to carry out a balancing test of our interests in using your personal information (for example, carrying out market research), against the interests you have as a citizen and the rights you have under data protection laws. The outcome of this balancing test will determine whether we can use your personal information in the ways described in this Privacy Notice. We will always act reasonably and give full and proper consideration to your interests in carrying out this balancing test.

Where else do we collect information about you?

Where possible, we’ll collect your personal information directly from you. However, on occasion we may receive details about you from other people or companies. For example, this might happen if:

- It was given to us by someone who applied for an insurance product on your behalf (e.g. an insurance broker, a family member) where you have given them the permission to do so; or
- It was supplied to us when you purchased an insurance product or service that is provided by us in partnership with other companies; or
- It was lawfully collected from other sources (e.g. Motor Insurance Database, Claims and Underwriting Exchange or fraud prevention databases) to validate the information you have provided to us.

We request those third parties to comply with data protection laws and to be transparent about any such disclosures. If you would like some further information, please contact us.

Will we share your personal information with anyone else?

We do not disclose your information outside of RSA except:

- Where we need to check the information you gave to us before we can offer you an insurance product (e.g. reference agencies);
- Where we are required or permitted to do so by law or relevant regulatory authority (e.g. financial crime screening, fraud detection/prevention);
- Where we provide insurance services in partnership with other companies (e.g. building societies, large retailers);
- In the event that we are bought or we sell any business or assets, in which case we will disclose your personal information to the prospective buyer of such business or assets;
- As required to enforce or apply this Privacy Notice, or the contract of insurance itself;
- Within our group for administrative purposes;
- As required in order to give effect to contractual arrangements we have in place with any insurance broker and/or intermediary through which you have arranged this policy;
- With healthcare providers in the context of any relevant claim being made against your policy;
- If we appoint a third party to process and settle claims under the policy on our behalf, in which case we will make your personal information available to them for the purposes of processing and settling such claims;
- With our third party service providers (including hosting/storage providers, research agencies, technology suppliers etc.);

- With our reinsurers (and brokers of reinsurers) in connection with the normal operation of our business

Sometimes your personal information may be sent to other parties outside of the European Economic Area (EEA) in connection with the purposes set out above. We will take all reasonable steps to ensure that your personal information is treated securely and in accordance with this Privacy Notice, and in doing so may rely on certain “transfer mechanisms” such as the EU-US Privacy Shield, and the standard contractual clauses approved by the European Commission. If you would like further information please contact us.

Which decisions made about you will be automated?

Before we can offer you an insurance product or service, we may need to conduct the following activities, which involve automated (computer based) decision-making:

- **Pricing and Underwriting** – this process calculates the insurance risks based on the information that you have supplied. This will be used to calculate the premium you will have to pay.
- **Credit Referencing** – using the information given, calculations are performed to evaluate your credit rating. This rating will help us to evaluate your ability to pay for the quoted products and services.
- **Smart Sensor Data Analytics** – an insurance product that collects your information using smart sensors (e.g. in car black box) to calculate your insurance risk (e.g. driving score). This may then be used to determine your policy rewards (e.g. cash back for safe driving) and to calculate your policy renewal premium.
- **Automated Claims** – some small claims may qualify for automated processing, which will check the information you provide, resulting in a settlement or rejection of your claim.

The results of these automated decision-making processes may limit the products and services we can offer you. If you do not agree with the result, you have the right to request that we perform a manual reassessment using the same information that you originally provided. If you wish to do so please contact us.

For how long will we keep your information?

Your personal information will be retained under one or more of the following criteria:

- Where the personal information is used to provide you with the correct insurance cover, which will be kept as long as it is required to fulfil the conditions of the insurance contract.
- Where the use of your personal information for a specific purpose is based on your consent, it will be kept for as long as we continue to have your consent (e.g. we would stop contacting you for marketing purposes once you have asked us to).
- Where, for a limited period of time, we are using some of your information to improve the products or services we provide.
- For as long as your information is required to allow us to conduct fraud and/or criminal checks and investigations.

Will you be contacted for marketing purposes?

If you have agreed, we might contact you by post, email, phone and text message to let you know about offers and services we think you'll like. The messages may be personalised using information you have previously provided us.

You can ask us to stop contacting you for marketing purposes at any point.

We will only contact you for marketing purposes if we collected your information directly, except when authorised and instructed by the third-party acting on your behalf.

We may use the information which we collect about you to show you relevant advertising on third-party websites (e.g. Facebook, and Google). This could involve showing you an advertising

message where through the use of cookies, we know you have browsed our products and services. If you don't want to be shown targeted advertising messages from us, you can change the advertising setting on some third-party sites and some browsers to block our adverts.

Your information is incorrect what should you do?

If you hold a product or service with us and think that the information we hold about you is incorrect or incomplete, please contact us and we will be happy to update it for you.

What are your rights over the information that is held by RSA?

We understand that your personal information is important to you, therefore you may request the following from us to:

1. Provide you with details about the personal information we hold about you, as well as a copy of the information itself in a commonly used format. [Request Ref: DSR 1]
2. Request your personal information be deleted where you believe it is no longer required. Please note however, we may not be able to comply with this request in full where, for example, you are still insured with us and the information is required to fulfil the conditions of the insurance contract. [Request Ref: DSR 2]
3. Request the electronic version of the personal information you have supplied to us, so it can be provided to another company. We would provide the information in a commonly used electronic format. [Request Ref: DSR 3]
4. Request to restrict the use of your information by us, under the following circumstances [Request Ref: DSR 4]:
 - a. If you believe that the information we hold about you is inaccurate, or;
 - b. If you believe that our processing activities are unlawful and you do not want your information to be deleted.
 - c. Where we no longer need to use your information for the purposes set out in this Privacy Notice, but it is required for the establishment, exercise or defence of a legal claim.
 - d. Where you have made an objection to us (in accordance with section 5 below), pending the outcome of any assessment we make regarding your objection.
5. Object to the processing of your data under the following circumstances [Request Ref: DSR 5]:
 - a. Where we believe it is in the public interest to use your information in a particular way, but you disagree.
 - b. Where we have told you we are using your data for our legitimate business interests and you believe we shouldn't be (e.g. you were in the background of a promotional video but you did not agree to be in it.)

In each case under section 5 above, we will stop using your information unless we can reasonably demonstrate legitimate grounds for continuing to use it in the manner you are objecting to.

If you would like to request any of the above, please contact us and submit a written request, including the request reference (e.g. DSR 1), as this will speed up your request. To ensure that we do not disclose your personal information to someone who is not entitled to it, when you are making the request we may ask you to provide us with:

- Your name;
- Address(es);
- Date of birth;
- Any policy IDs or reference numbers that you have along with a copy of your photo identification.

All requests are free of charge, although for requests for the provision of personal information we hold about you (DSR1) we reserve the right to charge a reasonable administrative fee where, we believe an excessive number of requests are being made. Wherever possible, we will respond within one month from receipt of the request, but if we don't, we will notify you of

anticipated timelines ahead of the one month deadline.

Please note that simply submitting a request doesn't necessarily mean we will be able to fulfil it in full on every occasion – we are sometimes bound by law which can prevent us fulfilling some requests in their entirety, but when this is the case we will explain this to you in our response.

Our Privacy Notice

If you have any queries regarding our Privacy Notice please contact us and we will be happy to discuss any query with you. Our Privacy Notice will be updated from time to time so please check it each time you submit personal information to us or renew your insurance policy.

How can you contact us about this Privacy Notice?

If you have any questions or comments about this Privacy Notice please contact:

The Data Protection Officer
RSA
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

You may also email us at crt.halifax@uk.rsagroup.com.

How can you lodge a complaint?

If you wish to raise a complaint on how we have handled your personal information, please send an email to crt.halifax@uk.rsagroup.com or write to us using the address provided. Our Data Protection Officer will investigate your complaint and will give you additional information about how it will be handled. We aim to respond in a reasonable time, normally 30 days.

If you are not satisfied with our response or believe we are not processing your personal information in compliance with UK Data Protection laws, you may lodge a complaint to the Information Commissioner's Office, whose contact details are;

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Making a change to your policy, renewing or need to claim?

0343 504 7001

Lines are open between 8am and 7pm,
Monday to Friday (except bank holidays),
9am to 5pm Saturdays.

Asda Home Insurance is sold and administered by Hood Group Limited. Hood Group Limited (company no. 03139744) is registered in England at 1st Floor, Maitland House, Warrior Square, Southend-on-Sea, Essex SS1 2JY and is authorised and regulated by the Financial Conduct Authority. Financial Services Register no. 616402.

Asda/Renters/PW/0418