

Policy Booklet



# Simple

*simple insurance making peoples lives easier*





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# Contents Insurance for Tenants

This **Policy** is a contract **You** have made with **Us**. **We** will insure **You** during the **Period of Insurance** under the terms set out in this document if **You** pay the premium.

**Your Application Form**, this booklet, **Your Schedule** and any **Endorsements** are all part of **Your Policy**. **You** should read them together to avoid any misunderstanding. They contain all the details of **Your** cover. **You** should also pay particular attention to the Conditions and Exclusions on pages 17-20 in this booklet.

Words with special meanings are listed on pages 3 to 5 and these words are printed in bold type wherever they appear in the **Policy**.

The declaration signed by **You** on **Your Application Form** is also part of this contract. **You** must tell **Us** as soon as possible of any change to the information given on **Your Application Form**. If **You** do not do this, **Your Policy** may not be valid. **You** should not wait until **You** renew **Your Policy**.

**Your** booklet sets out all the circumstances in which **You** can make a claim. This is not a maintenance contract and does not protect **You** or **Your Household** against every loss.

UK Law allows the parties to this contract a choice of the Law applicable to the contract. This contract is governed by the Law of Scotland if **You** live in Scotland and English Law if **You** live elsewhere in the UK except as specified to the contrary elsewhere in **Your Policy**.

Policies are underwritten by Royal & Sun Alliance Insurance plc in the United Kingdom.

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

# Definitions

Any word defined below will carry the same meaning wherever it is shown in **Your Policy** in bold print:

DEFINITIONS are listed in alphabetical order

**Accidental Damage** Sudden, unexpected and visible damage which has not been caused on purpose.

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**Application Form** The form signed by **You** which describes **You**, and details specific to **You** or the property and all material information relevant to the cover which **You** have requested.

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**Buildings** The **Home** and its domestic outbuildings, garages, greenhouses all on the same site, patios, terraces, drives, footpaths, walls, gates, hedges and fences.

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**Contents** All property including **Valuables**, Clothing, **Personal Belongings** and **Money** and **Credit Cards** in **Your Home** or its domestic outbuildings or garages all on the same site owned by any member of **Your Household** or for which they are responsible. Visitors' **Personal Belongings** not otherwise insured. **Contents** shall also include internal fixtures (excluding conservatories and greenhouses) installed by **You**.

Property NOT covered:

- Caravans, boats, motor vehicles, trailers, vessels, aircraft and their respective parts or accessories while attached.
- Living creatures.
- Securities, certificates other than savings certificates and documents.
- Property used or held for business or professional purposes.
- Property more specifically insured by this or another policy.

**Credit Cards** Credit, cheque, bankers and cash debit cards which belong to **You** or **Your Household**.

Cards NOT covered

- Store loyalty cards.
- Those held for any trade, professional or business purposes.



### **Domestic Animals**

Any cat or dog owned by **You** or any member of **Your Household**. If more than one animal is insured the terms, conditions and exclusions of this section will apply to each as if they had been insured separately.

Animals NOT covered:

- Whilst in quarantine.
- If they are used primarily for showing, working or breeding.
- If they are not owned solely by **You**.
- If they are 9 years or older.
- If they have any physical defect, illness or disease known to **You** or any member of **Your Household** when the policy was taken out or at renewal.
- Outside the British Isles.

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**Endorsement** An agreed change in the terms (or a change in details) of **Your Policy**.

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**Excess** The amount set out in **Your Schedule** which **You** pay for any one incident resulting in a claim.

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**Home** The private house, bungalow or self contained flat at the address shown in **Your Schedule**.

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**Loss Adjuster** The firm that will handle **Your** claim whose name is shown at the back of this booklet.

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**Money** Cash, bank and currency notes, cheques, **Money** and postal orders, postage stamps (not part of a collection), savings stamps and savings certificates, premium bonds, luncheon vouchers, travellers cheques, telephone cards, season travel tickets and gift tokens - used or held solely for private, social and domestic purposes.

Property NOT covered:

- Securities, certificates other than savings certificates and documents.
- Property held for business or professional purposes.
- Promotional vouchers, lottery and raffle tickets.
- Air Miles Vouchers.

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**Period of Insurance** The period starting and ending on those dates shown in **Your Schedule** and for any of the following period but only if **We** accept **Your** renewal premium.

<b>Personal Belongings</b>	Property normally worn, used or carried about the person in everyday life.	Property NOT covered: ■ Tools or instruments used or held for business or professional purposes.
<b>Policy</b>	The documents consisting of <b>Your Application Form</b> , this policy book, <b>Your Schedule</b> and any <b>Endorsements</b> .	
<b>Schedule</b>	The document which describes <b>You</b> , the <b>Sum Insured</b> and any details of <b>Your Policy</b> that are specific to <b>You</b> .	
<b>Sum Insured</b>	The amount for which <b>Your Contents</b> are insured as shown in <b>Your Schedule</b> or as notified to <b>You</b> at renewal.	
<b>Unoccupied</b>	Not lived in by <b>You</b> or any member of <b>Your Household</b> or by any other person with <b>Your</b> permission.	
<b>Valuables</b>	Jewellery, watches, furs, pictures, works of art, clocks, collections of coins, medals or stamps and any property made of precious metal.	
<b>We/Us/Our</b>	Royal & Sun Alliance Insurance plc.	
<b>Wheelchairs</b>	Wheelchairs and powerchairs which are not licensed to use on the road and cannot go faster than 8 mph.	
<b>You/Your/Policyholder</b>	Those named in <b>Your Schedule</b> as the Insured.	
<b>Your Household</b>	<b>You</b> and <b>Your</b> family (including <b>Your</b> partner and all children) who normally reside with <b>You</b> .	



# Cover for your Contents

## 1. WHAT IS COVERED

The **Contents** are insured against loss or damage by the following causes while they are in **Your Home** or its domestic outbuildings or garages all on the same site.

**We** will NOT pay for the following:

- |   |  |   |
|---|--|---|
| a | Fire.  | ■ The <b>Excess</b> shown in <b>Your Schedule</b> .   |
| b | Explosion, Lightning, Earthquake.  | ■ Loss or damage caused by scorching without a fire actually starting.  |
| c | Smoke.   | ■ Loss or damage caused by smog, agricultural or industrial operations or anything that happens gradually.  |
| d | Water or oil escaping from any fixed water or heating installation or domestic appliance including fixed fish tanks.           | ■ Damage to any part or appliance from which the water or oil escapes.<br>■ Loss or damage occurring after <b>Your Home</b> has been <b>Unoccupied</b> for 35 days in a row.  |
| e | The <b>Buildings</b> being hit by an aircraft, falling object or anything falling from them, or by a vehicle, train or animal. | ■ Damage caused by any insect, vermin, bird or domestic animal.   |
| f | Falling trees or branches.   |   |
| g | Riot, Civil Commotion, Strike, Labour or Political Disturbance.  |   |
| h | Malicious persons or vandals.  | ■ Loss or damage occurring after <b>Your Home</b> has been <b>Unoccupied</b> for 35 days in a row.<br>■ Loss or damage caused by <b>You</b> or <b>Your Household</b> .<br>■ Loss or damage while <b>Your Home</b> or any part of it is lent or let to any persons other than a member of <b>Your Household</b> or occupied by paying guests unless force and violence is used to gain entry into or exit from <b>Your Home</b> or its domestic outbuildings or garages.                                     |
| i | Storm or Flood.  | ■ Damage caused by dampness or condensation.  |
| j | Subsidence or heave of the site beneath the <b>Buildings</b> , or Landslip.  | ■ Damage caused by new structures bedding down or newly made-up ground settling.<br>■ Damage resulting from the movement of solid floor slabs unless the foundations beneath the outside walls of <b>Your Home</b> are damaged at the same time.<br>■ Damage caused by the river bank, river bed or coast wearing away.<br>■ Damage resulting from demolition or structural repairs or alterations to the <b>Buildings</b> .<br>■ Damage resulting from faulty workmanship, defective designs or materials. |

## WHAT IS COVERED (continued)

- k Theft or attempted theft.

**We** will NOT pay for the following:

- Theft of **Money** or **Credit Cards** unless force and violence is used to get into or out of **Your Home**.
- Loss or damage caused by **You** or **Your Household**.
- Loss while **Your Home** or any part of it is lent or let to any persons other than a member of **Your Household** or occupied by paying guests unless force and violence is used to gain entry into or exit from **Your Home** or its domestic outbuildings or garages.
- Loss of **Money** or **Credit Cards** from domestic outbuildings or garages.
- Loss or damage occurring after **Your Home** has been **Unoccupied** for 35 days in a row.
- Loss of clothes from a garden clothes line or from a drying area.
- Use of **Credit Cards** by any of **Your Household** without the permission of any authorised cardholder.
- Loss which results from any authorised cardholder not following the terms and conditions under which the **Credit Card** was issued.

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## 2. ADDITIONAL COVER

This Cover also provides insurance against:

**We** will NOT pay for the following:

### a **Rent and alternative Accommodation**

If **Your Home** is made uninhabitable by any of the causes listed in Section 1. What is Covered, **We** will pay the:

- Rent which **You** have to pay for parts of **Your Home** which are unfit to live in.
- Reasonable additional costs of comparable alternative accommodation until **Your Home** is fit to live in again.

- The **Excess** shown in **Your Schedule**.

- Costs which **You** incur without **Our** permission.

### b **Temporary Removal**

Loss of or damage to the **Contents** by any of the causes listed in Section 1. What is Covered while temporarily removed from **Your Home** or its domestic outbuildings or garages:

- into an occupied private dwelling or any building where any member of **Your Household** are living or carrying on their business within the British Isles for up to 30 days in a row.
- into a bank safe deposit.

- Loss or damage caused by malicious persons or vandals.
- Loss or damage by theft or attempted theft unless force and violence is used to gain entry into or out of a building.



We will NOT pay for the following:

■ The **Excess** shown in **Your Schedule**.

c **Reinstatement of Documents**

The cost of replacing Deeds, Bonds, Securities or similar private documents if they are lost or damaged by any of the causes listed in Section 1. What is covered while in **Your Home** or lodged with **Your Mortgage Lender, Bank or Solicitor**.

■ Negotiable securities or negotiable bonds.

**THIS POLICY DOES NOT COVER ACCIDENTAL DAMAGE, HOWEVER, THE FOLLOWING ADDITIONAL COVER IS PROVIDED**

d **Televisions, video players and recorders, hi-fi systems, satellite decoders and DVD players and computer equipment, mirrors, ceramic hobs in cookers and fixed glass in furniture.**

We will pay for **Accidental Damage** to televisions, video players and recorders, hi-fi systems, satellite decoders, DVD players and computer equipment in **Your Home**, and fixed aerials, masts and satellite dishes attached to **Your Home**. We will pay for accidental breakage of mirrors, ceramic hobs in cookers and fixed glass in furniture in **Your Home**.

- Loss or damage occurring after **Your Home** has been **Unoccupied** for 35 days in a row.
- Mechanical or electrical breakdown
- Damage caused by putting together or taking apart the apparatus.
- Damage to items designed to be portable (other than televisions and computer equipment), recording tapes, discs or computer games.

e **Deep Freezer Contents**

We will pay for loss or damage to food in a domestic deep freezer in **Your Home** caused by a rise or fall in temperature or contamination from refrigerant or refrigerant fumes.

- Loss or damage because of the power supply authority deliberately cutting off or withholding **Your** power supply.
- Loss or damage to food in **Your** deep freezer :  
a) resulting from **Accidental Damage** other than the causes listed on pages 6 to 7
- Loss or damage resulting from negligence by **You** or any member of **Your Household**.

f **Lost or Stolen keys**

Replacement and installation of locks of any external door of **Your Home** or burglar alarm keyswitch if the keys have been lost or stolen.

- Any theft that has not been reported to the police within 24 hours (**You** must obtain a crime reference number).

g **Temporary Increase in the Sum Insured**

During the month of December the **Contents Sum Insured** is increased by 10% to cover Christmas gifts  
During the period thirty days before and thirty days after the wedding day of any member of **Your Household** normally residing or previously residing with **You** the **Contents Sum Insured** is increased by 10% to cover wedding gifts.

**We** will NOT pay for the following:

■ The **Excess** shown in **Your Schedule**.

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h **Metered water and oil for heating**  
**We** will pay **You** for loss of metered water or oil if the loss is caused by **Accidental Damage to Your** fixed domestic water or heating installation.

■ Loss or damage occurring after **Your Home** has been **Unoccupied** for 35 days in a row.

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i **Bogus Officials**  
**We** will pay for the theft of **Money** following illegal entry into **Your Home** by a person/persons falsely claiming to be an official.

■ Any theft that has not been reported to the police within 24 hours (**You** must obtain a crime reference number).

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j **Contents in the open**  
Loss of or damage to **Your Contents** while in the open on the land belonging to **Your Home** and on communal areas attached to **Your Home** caused by:

Fire

■ Loss or damage caused by scorching without a fire actually starting.

Explosion, lightning, earthquake.

Smoke.

■ Loss or damage caused by smog, agricultural or industrial operations or anything which happens gradually.

Oil escaping from a fixed storage tank.

The **Buildings** being hit by an aircraft, flying object or anything falling from them, or by a vehicle, train or animal.

■ Damage caused by any insect, vermin, bird or domestic animal.

Falling trees or branches.

Riot, civil commotion, strikes, labour or political disturbances

Malicious persons or vandals.

■ Loss or damage occurring after **Your Home** has been **Unoccupied** for 35 days in a row.  
■ Loss or damage caused by **You** or **Your Household**.

Storm or flood.

■ Damage caused by dampness or condensation.

Theft or attempted theft.

■ Theft of **Money** or **Credit Cards**.  
■ Loss or damage caused by **You** or **Your Household**.  
■ Loss while **Your Home** or any part of it is lent or let to any people other than a member of **Your Household** or lived in by paying guests.  
■ Loss or damage occurring after **Your home** has been **Unoccupied** for 35 days in a row.



**We will NOT pay for the following:**

■ The **Excess** shown in **Your Schedule**.

**k Students possessions**

Loss of or damage by any of the causes listed in Section 1 to the **Contents** of students in **Your Household** while temporarily removed from **Your Home** or its domestic outbuildings or garages to:

- an occupied private dwelling; or
- any other building;

where any member of **Your Household** is living or studying, while they are away from **Home** at university, college or school within the British Isles.

- Loss or damage if the premises where **Your Contents** are temporarily kept are left for more than 35 days in a row without any person residing or living there.
- Loss or damage by theft or attempted theft unless force and violence is used to get into or out of a building.
- Loss or damage caused by malicious persons or vandals.

**l Trees and Shrubs**

**We will pay for loss of or damage to Your trees, shrubs, plants, hedges and lawns on the land belonging to Your Home caused by:**

Fire, lightning, explosion, earthquake or smoke.

Riot, civil commotion, strike, labour or political disturbance.

Malicious persons or vandals.

Theft or attempted theft.

Being hit by an aircraft, falling object or anything falling from them, or by a vehicle or train.

- Loss or damage caused by smog, agricultural or industrial operations or anything that happens gradually.
- Loss or damage occurring after **Your Home** has been **Unoccupied** for 35 days in a row.
- Loss or damage caused by **You** or **Your Household**.
- Loss or damage while **Your Home** or any part of it is lent or let to any persons other than a member of **Your Household**.
- Loss or damage occurring after **Your Home** has been **Unoccupied** for 35 days in a row.
- Loss or damage caused by **You** or **Your Household**.
- Loss or damage while **Your Home** or any part of it is lent or let to any persons other than a member of **Your Household**.

**m Professional Removals**

**We will pay for Accidental Damage or loss while a professional removal firm are moving Your Contents from Your Home directly to Your new permanent Home in the British Isles.**

- Loss or damage by mechanical, electrical or electronic fault or breakdown.
- Damage to china, glass, pottery or other items of a similar nature which are fragile, unless they have been packed by professional packers.
- Loss or damage while **Your Contents** are in storage or being moved to or from storage.
- Loss of **Money**.

### 3. ACCIDENTAL DAMAGE EXTENSION TO HOUSEHOLD CONTENTS INSURANCE

**Accidental Damage** insurance is an extension to household contents insurance. This section will only apply if **You** have chosen the **Accidental Damage** extension, and if it is shown on **Your** latest **Schedule**.

#### WHAT IS COVERED

**We** will pay for **Accidental Damage** to **Your Contents** while they are in **Your Home** or its domestic outbuildings or garages all on the same site.

**We** will NOT pay for the following:

- Damage to contact lenses.
- Damage to food, drink and plants.
- Damage to clothing.
- Sporting equipment whilst in use.
- Damage by any cover listed elsewhere in the Contents section and damage which is specifically excluded under that cover.
- Damage as a result of household removal.
- Damage arising from loss in value or consequential loss.
- Damage caused by scratching, denting, wear and tear, rot, fungus, insects, vermin, woodworm, moths, frost, weather conditions, fading, dyeing, any process of cleaning or restoring, anything that happens gradually, maintenance, repair or dismantling, electrical or mechanical breakdown or faulty workmanship, design or materials.

### 4. PERSONAL BELONGINGS

**Personal Belongings** insurance is an extension to household contents insurance. This section will only apply if **You** have chosen the **Personal Belongings** extension, and if it is shown on **Your** latest **Schedule**.

#### WHAT IS COVERED

**We** will pay for loss or damage to **Personal Belongings**, pedal cycles (including accessories) and sports equipment which are owned by any member of **Your Household** or for which they are responsible. They are insured against loss or damage in the British Isles and temporarily elsewhere within the European Union while in the possession of any member of **Your Household**.

**We** will NOT pay for the following:

- The **Excess** shown in **Your Schedule**.
- Loss or damage to:
  - motor vehicles, mechanically propelled or assisted vehicles, aircraft, trains and boats, gliders, hang-gliders, wetbikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached
  - furs or guns
  - individual charms unless soldered to the bracelet
  - sports equipment whilst in use
  - contact or corneal lenses, hearing aids and dentures
  - musical instruments
  - anything used for any trade, professional or business purposes
  - china, glass, pottery and any other items of a similar nature which are fragile.
- Loss or damage by domestic pets.
- Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies.



## WHAT IS COVERED (continued)

**We** will NOT pay for the following:

- The **Excess** shown in **Your Schedule**.
- Theft from motor vehicles unless at the time of the loss or damage:
  - 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 luggage boot, luggage or glove compartment.
- Loss or damage in **Your Home** when **Your Home** has been **Unoccupied** for 35 days in a row.
- Loss or damage in **Your Home** by theft, malicious acts or vandalism while **Your Home** or any part of it is lent or let to any people other than a member of **Your Household** or lived in by paying guests unless force and violence is used to get into or out of **Your Home** or its domestic outbuildings or garages.
- Loss by deception unless the only deception is someone tricking their way into **Your Home**.
- **Money**, credit cards, securities and documents of any kind.
- Loss or damage to a pedal cycle used for racing, pace making, taking part in speed or reliability trails or while practising for any of them.
- Loss of a pedal cycle when left in a public place without being attached by a chain and padlock or other equivalent security device to a permanently fixed structure.
- Theft of pedal cycle accessories unless the pedal cycle is stolen at the same time.
- Loss or damage after **Your Personal Belongings**, pedal cycles and valuable items have been outside the United Kingdom, the Isle of Man and the Channel Islands for a total of more than 14 days in any **Period of Insurance**.

## 5. HEARING AIDS AND WHEELCHAIRS

Hearing Aids and **Wheelchairs** insurance is an extension to household contents insurance. This section will only apply if **You** have chosen the extension, and if it is shown on **Your** latest **Schedule**.

### WHAT IS COVERED

**We** will pay for loss or damage to Hearing Aids and **Wheelchairs** which are owned by any member of **Your Household** or for which they are responsible. They are insured against loss or damage in the British Isles and temporarily elsewhere within the European Union while in the possession of any member of **Your Household**.

**We** will NOT pay for the following:

- The **Excess** shown in **Your Schedule**.
- Anything used for any trade, professional or business purposes.
- Loss or damage by domestic pets.
- Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies.

## WHAT IS COVERED (continued)

**We** will NOT pay for the following:

- The **Excess** shown in **Your Schedule**.
- Theft from motor vehicles unless at the time of the loss or damage:
  - 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 luggage boot, luggage or glove compartment.
- Loss or damage in **Your Home** when **Your Home** has been **Unoccupied** for 35 days in a row.
- Loss or damage in **Your Home** by theft, malicious acts or vandalism while **Your Home** or any part of it is lent or let to any people other than a member of **Your Household** or lived in by paying guests unless force and violence is used to get into or out of **Your Home** or its domestic outbuildings or garages.
- Loss by deception unless the only deception is someone tricking their way into **Your Home**.
- Loss or damage after **Your Hearing Aid** or **Wheelchair** have been outside the United Kingdom, the Isle of Man and the Channel Islands for a total of more than 14 days in any **Period of Insurance**.

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## 6. TENANTS LIABILITY COVER

**We** insure **You** for all sums which **You** are liable to pay under the Terms of **Your** tenancy agreement for:

a **Buildings**

Damage to the **Buildings**, including external glazing, by any of the causes listed in Section 1. What is Covered.

- Loss or damage arising from Fire, Subsidence, Heave or Landslip.

b **Decorations**

Damage to the internal decorations of the **Buildings** from any of the causes listed in Section 1. What is Covered.

- c Accidental breakage of sanitary ware fixed to and forming part of **Your Home**

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## 7. ACCIDENTAL DEATH

**We** insure **You** or any member of **Your Household** against death provided that death occurs within 3 months and arising directly out of one of the following incidents:

- a an accident, assault or fire occurring in or about the **Buildings**

## WHAT IS COVERED (continued)

**We** will NOT pay for the following:

- The **Excess** shown in **Your Schedule**.

- an accident while travelling as a fare paying passenger by train, bus or taxi
- an assault in the street

providing the incident occurs within the British Isles and during the **Period of Insurance**.

## 8. DOMESTIC ANIMALS

This cover provides insurance against:

- Death resulting from an accident sustained in the British Isles during the **Period of Insurance**.

- Slaughter without **Our** consent unless immediate slaughter on humane grounds is considered necessary by a veterinary surgeon.
- Breeding.
- Death as a result of surgery not necessitated by accidental bodily injury nor necessary to save the insured animals life.

## 9. CLAIM SETTLEMENT FOR THE CONTENTS COVER

Provided the loss or damage is covered under **Your Policy**, **We** will settle **Your** claim as explained below, subject to the maximum amount payable.

- 1 If an item can be economically repaired **We** will pay the cost of repair or arrange for repairs to be carried out. Otherwise, **We** will replace it with a new item if **We** choose, or **We** will pay the replacement cost of a new item of similar quality, except for clothing and household linen. For clothing and household linen **We** may take off an amount for wear and tear.
- 2 If, when the loss or damage happens, the **Sum Insured** is less than the cost of replacing all the **Contents** as new **We** will only pay for part of the loss or damage. For example, if your **Sum Insured** is only half of what it should be, **We** will only pay half of **Your** claim.

**We** will take off any **Excess** shown in **Your Schedule** from any amount **We** pay **You** to settle **Your** claim.

## 10. CLAIMS SETTLEMENT FOR THE PERSONAL BELONGINGS, WHEELCHAIRS AND HEARING AIDS COVER

Provided the loss or damage is covered under **Your Policy**, **We** will settle **Your** claim as explained below, subject to the maximum amount payable as shown on **Your Schedule**.

If an item can be economically repaired **We** will pay the cost of repair or arrange for repairs to be carried out. Otherwise, **We** will replace it with a new item if **We** choose or **We** will pay the replacement cost of a new item of similar quality, except for clothing and household linen. For clothing and household linen **We** may take off an amount for wear and tear.

**We** will take off any **Excess** shown in **Your Schedule** from any amount **We** pay **You** to settle **Your** claim.

## MAXIMUM AMOUNT PAYABLE

The most **We** will pay for any one incident is as follows:

- |       |  |  |
|-------|--|--|
| 1     | <b>Contents</b>  | - the <b>Sum Insured</b> (less any <b>Excess</b> ) subject to the following limits             |
| i     | <b>Valuables</b> in total  | - 1/3 of the <b>Sum Insured</b> on <b>Contents</b>   |
| ii    | Any one <b>Valuable</b>  | - £1250  |
| iii   | <b>Money</b> and <b>Credit Cards</b>   | - £500   |
| iv    | Satellite dishes   | - £250   |
| v     | Reinstatement of documents   | - £200   |
| vi    | Visitors <b>Personal Belongings</b>  | - £250   |
| vii   | Lost or Stolen Keys  | - £500   |
| viii  | Rent and Alternative Accommodation   | - 20% of the <b>Sum Insured</b> on <b>Contents</b>   |
| ix    | Tenants Liability  | - 20% of the <b>Sum Insured</b> on <b>Contents</b>   |
| x     | Accidental Death   | - £5000  |
| xi    | Bogus Officials  | - £200   |
| xii   | Tenants Improvements   | - 20% of the <b>Sum Insured</b> on <b>Contents</b>   |
| xiii  | <b>Contents</b> in domestic garages owned/rented by <b>Your Household</b> within the British Isles | - £2000  |
| xiv   | Metered water and oil for heating  | - £1000  |
| xv    | <b>Contents</b> in the open  | - £250   |
| xvi   | Students Possessions   | - £2000  |
| xvii  | Trees and Shrubs   | - £250   |
| xviii | <b>Personal Belongings</b>   | - The sum insured shown on <b>Your Schedule</b> subject to a single article limit of £250      |
| xix   | <b>Wheelchairs</b>   | - The sum insured shown on <b>Your Schedule</b>  |
| xx    | Hearing Aids   | - The sum insured shown on <b>Your Schedule</b>  |
| 2     | Theft of <b>Contents</b> in domestic outbuildings or garages all on the same site.                 | - The amount payable will be the lower of £2000 or the amount shown in paragraphs i-vii above. |

The **Sum Insured** on **Contents** will not be reduced following payment of a claim.

## 11. CLAIMS SETTLEMENT FOR THE DOMESTIC ANIMALS COVER

**We** will pay the cost of replacing the insured animal with another of the same breed, sex and pedigree as the insured animal.

The maximum amount payable is £200.

## 12. THIRD PARTY LIABILITY

**We** will provide insurance for any amounts which **You** or any member of **Your Household** legally have to pay for causing:

- Accidental bodily injury, death or disease to any person.
- Accidental loss of or damage to physical property.

**We** will only pay this if it arises out of **You** or **Your Household**:

- a living in (but not owning) the **Buildings** or the land belonging to **Your home**;
- b being a Neighbourhood or Home Watch co-ordinator; or
- c being in any other personal capacity in the British Isles or anywhere in the world during a temporary visit.

### Limit

**We** will pay:

- up to £2,500,000 for any incident not involving domestic employees plus any other reasonable costs, expenses and solicitor's fees which **You** or any member of **Your Household** have to pay, as long as **We** agree by letter.
- up to £5,000,000 for any incident involving liability to any of **Your Household's** domestic employees plus any other reasonable costs, expenses and solicitor's fees which **You** or any member of **Your Household** have to pay, as long as **We** agree by letter.

If **You** or any member of **Your Household** claiming dies, **Your** legal representatives will have the protection of this cover.

**We** will NOT pay for liability arising directly or indirectly from any of the following:

- Any injury, death or disease to any member of **Your Household** other than **Your** domestic employees.
- Loss of or damage to property any member of **Your Household** owns or looks after.
- Any agreement unless **You** would have had the liability if the agreement did not exist.
- Any member of **Your Household's** employment, business or profession.
- Any member of **Your Household** passing on any disease or virus.
- Mechanically or electronically propelled vehicles other than motorised gardening equipment and wheelchairs.
- Injury, death, disease or damage arising out of:
  - a) **Your Household** owning land or buildings;
  - b) Any member of **Your Household** living on land or buildings other than the **Buildings** or the land belonging to **Your Home**;
  - c) Using horses for racing or steeplechasing;
  - d) Lifts (other than stairlifts), boats, aircraft or caravans any member of **Your Household** owns or looks after.

# Conditions which apply to Your Whole Policy

## 1 Eligibility

**You** must be a Tenant of the Council to be eligible for this insurance **Policy**. Should **You** cease to be a Tenant, **You** will no longer be eligible for this insurance and cover provided by this **Policy** will cease. **You** must make alternative insurance arrangements.

## 2 Notification of a Claim

**You** must obtain a claim form from **Your** local housing office / one stop centre. If there has been theft or attempted theft, vandalism or malicious damage, **You** must tell the Police within 24 hours of discovering the loss or damage and ask for an incident number.

**You** must complete the claim form and forward it to the address shown on the claim form as soon as possible.

**We** will not pay for any claim which **You** do not send to the **Loss Adjuster** within 60 days of the event.

## 3 Rights and Responsibilities

**We** may need to get into a building that has been damaged to save anything **We** can and to make sure no more damage happens. **You** must help **Us** or the **Loss Adjuster** to do this but **You** must not leave **Your** property with **Us** as **Our** responsibility.

Any writs, summons, other legal documents or letters of claim must be sent to **Us** or to the **Loss Adjuster** as soon as possible. **You** must not admit, settle, reject, negotiate or promise to pay any claim without **Our** written permission. **We** will not unreasonably hold back **Our** permission.

**We** have the right, at **Our** expense and in **Your** name to:

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

**You** must give **Us** or the **Loss Adjuster**, and pay for, all the information **We** or they reasonably ask for about the claim, including written estimates and proof of ownership and value. Do not dispose of any damaged items until **We** or the **Loss Adjuster** have had the opportunity to inspect them. **You** must also help **Us** to take legal action against anyone or help **Us** defend any legal action if **We** ask **You** to.

## 4 Fraud

If any claim is fraudulent or if **Your Household** or anyone acting for **Your Household** is dishonest in claiming any benefit under **Your Policy**, **You** will lose all benefits under **Your Policy**.



## 5 Changes in your circumstances

When **You** arranged **Your** insurance **You** told **Us** certain material facts. **You** must tell **Us** straight away about any of the following changes:

- A permanent change of address.
- If someone lives in **Your Home** other than **You** or **Your Household**.
- If the **Home** is used for any business or professional purposes.
- If **Your Home** is **Unoccupied** for more than 35 days in a row.
- Work on the **Home** other than routine maintenance or decoration.
- If **You** or any member of **Your Household** is convicted of any offence other than parking or speeding offences or offences which are spent under the Rehabilitation of Offenders Act 1974.
- Any change in the **Sum Insured**.
- If **You** stop being a tenant of the Council.

If **You** do not tell **Us** about any changes in these facts, **You** may not be covered in the event of a claim or **Your** cover may be affected.

## 6 Taking Care

**You** and any member of **Your Household** must take all reasonable steps to prevent or minimise loss, damage or accident and maintain the insured property in a sound condition and good repair.

## 7 Payment of Premiums

**You** should make sure **You** pay every premium on time.

If **You** miss a payment, **We** may not pay a claim. If **You** are more than 6 weeks late, The Council will cancel **Your Policy**. The Council will give **You** 14 days notice at **Your** last known address.

## 8 Cancelling the Policy

**You** may cancel **Your Policy** by giving the Council 14 days notice in writing. The Council will confirm cancellation in writing. If **You** do not receive written confirmation of cancellation it may mean **Your** cover has not been cancelled so **You** should contact the Council. **You** may have to continue to pay premiums until **You** receive an acknowledgement.

If having examined **Your Policy** **You** decide not to proceed with the insurance, **You** will have 14 days to cancel it starting on the day **You** receive the **Policy** documentation.

On receipt of **Your** written notice, **We** will refund any premiums already paid, unless **We** have already been notified of a claim.

**We** may cancel **Your Policy** by giving **You** at least 14 days notice at **Your** last known address.

If **We** cancel **Your Policy** **We** may refund premium paid for the remainder of the current period of insurance.

## 9 Other Insurances

If a claim is covered under **Your Policy** and this claim is covered by any other insurance, **We** will only pay **Our** share of the claim.

## 10 Transferring your Interest in the Policy

**You** cannot transfer **Your** interest in the **Policy** to anyone else unless **You** have obtained **Our** written permission.

# Exclusions which apply to Your Whole Policy

We will not pay for:

## 1 **Matching of Items**

The cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or other articles of a similar nature, colour or design where the remaining item or items are still usable and the loss or damage occurs:

- within a clearly identifiable area or to a specific part and
- replacements cannot be matched.

## 2 **Existing and Deliberate Damage**

- Any loss or damage occurring before cover starts or arising from an event before cover starts.
- Loss or damage caused deliberately by **You** or any member of **Your Household**.

## 3 **Loss of Value**

Depreciation or loss in value of property.

## 4 **Wear and Tear, Maintenance, Breakdowns, Leaks and Gradually Operating Causes**

- Wear and tear, rusting or corrosion
- Fungus, mildew or any other gradually operating cause
- Frost (other than bursting of water tanks, pipes or appliances caused by freezing), atmospheric or climatic conditions
- Damage caused by cleaning, repairing, restoring or renovating
- The cost of maintenance and normal redecoration
- Failure of double glazing seals.

## 5 **Rot**

Any loss or damage caused by wet rot or dry rot whether or not this was caused directly or indirectly by any other risk included in this insurance.

## 6 **Consequential Losses**

Consequential loss of any kind or description incurred by **You** or any member of **Your Household**.

## 7 **Property More Specifically Insured**

Property more specifically insured by another policy.

## 8 **Telling us about claims**

Any claim which **You** do not send to the **Loss Adjuster** within 60 days of the event.



## 9 **Radioactive Contamination**

Any loss or damage to property, liability, expense, consequential loss or injury caused by or arising from:

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

## 10 **War Risks**

Any loss or damage by any sort of war, invasion or revolution.

## 11 **Sonic Bangs**

Loss or damage caused by pressure waves from aircraft or other flying objects travelling at or above the speed of sound.

## 12 **Confiscation**

Loss or damage caused by nationalisation or confiscation by any authority.

## 13 **Dangerous Dogs Act 1991**

Liability arising directly or indirectly from injury, death, disease (other than to a domestic employee) or damage caused by any dog of a type to which Section 1 (1) of the Dangerous Dogs Act 1991 applies.

## 14 **Programme Failure of Computer Chips or Computer Software**

Any loss or damage caused directly or indirectly by:

- failure of the programming of computer chips or computer software to correctly recognise any date;
- computer viruses.

This exclusion applies only to anything, insured by this **Policy**, which has in it the computer chip or computer software which is affected by the failure or virus.

## 15 **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 purpose 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.

## 16 **Pollution or contamination**

Any claim or expense of any kind resulting directly or indirectly from pollution or contamination which:

- was the result of an intentional act; or
- was expected or should have been expected; or
- was not caused by a sudden incident; or
- was not during any **Period of Insurance**.

# Legal Helpline

This service is operated by FirstAssist Services Limited on behalf of **Us** and will provide **You** with advice on a private problem relating to the laws of the United Kingdom.

It is available 24 hours a day.

**Your** Helpline number is:

**0845 330 8022**

**Ref. 33962**



**Your** Helpline does not provide :

- Advice relating to business affairs
- Advice which cannot be reasonably provided over the telephone.



# Making a Claim

## **This does not form part of this Policy**

### **'What do I do if my property is lost or damaged?'**

Naturally we hope you won't have any accidents or misfortune, but if you do, the following advice might be useful.

- First of all, look at your policy to check that the loss or damage is covered. Look at the cover provided in this booklet to see precisely what is provided. Read carefully any exclusions or conditions that may apply.
- Remember that your policy does not cover any loss or damage which has been caused purely by wear and tear - it is not a maintenance contract. Remember too that the amount you are entitled to claim may be reduced if your property has not been properly maintained or the sum insured is inadequate.
- Contact your local housing office / one stop centre for a claim form. When this is completed, please return it to the Loss Adjuster to deal with your claim.
- Please do not dispose of damaged items before the Loss Adjuster has had the opportunity to inspect them.
- Report any incident involving theft, attempted theft, malicious damage or vandalism to the Police within 24 hours of discovering the loss or damage and ask for an incident number.
- If someone has an accident which might give rise to a claim against you for any injury to them or damage to their property, you must send the Loss Adjuster full details in writing as soon as possible. Any letters or legal documents you receive should be sent to the Loss Adjuster, unanswered, without delay. It is most important that you leave the insurer to deal with the matter on your behalf and do not get involved in any correspondence or conversation with the other person.

### **'How will the Loss Adjuster deal with my claim?'**

Depending on the type of claim and the value involved the Loss Adjuster may:

- Contact you by telephone or letter to progress your claim.
- Require you to produce reasonable evidence to support your claim such as proof of purchase for example, receipts or operating manuals of electrical appliances.
- Some items such as carpets, soft furnishings etc may often be capable of cleaning or repair. Contact the Loss Adjuster who will make the necessary arrangements for specialist attention.
- If an item is lost or damaged beyond repair, the Loss Adjuster has a nationwide network of suppliers who can provide a fast and efficient replacement service and the Loss Adjuster will make the necessary arrangements.

Our aim is to deal with your claim promptly and fairly. At all times we will try to provide you with the highest standard of service - if you have any comment or complaint or if our service has not met your expectations please let us know.

# Some useful addresses and telephone numbers

## **THE INSURER**

Royal & Sun Alliance Insurance plc  
Household Operations  
PO Box 4162  
17 York Street  
Manchester  
M2 3RS

Tel: 0845 0700693

## **THE LOSS ADJUSTER**

Direct Group Property Services  
Direct House  
Lacy Way  
Lowfields Business Park  
Elland  
Halifax  
HX5 9DB

Tel: 08456 718171

## **THE SCHEME IS MANAGED BY**

West North West Homes Leeds  
Westfield Chambers  
Lower Wortley Road  
Leeds  
LS12 4PX

Aire Valley Homes Leeds  
Ground Floor, Navigation House  
8 George Mann Road  
Leeds  
LS10 1DJ

East North East Homes Leeds  
Tribeca House  
71 Roundhay Road  
Leeds  
LS7 3BE

Belle Isle Tenant Management  
Organisation  
Aberfield Gate  
Belle Isle  
Leeds  
LS10 3QH

For **Your** protection telephone calls may be recorded and may be monitored.



# Complaints Procedure

## **Our commitment to service**

At Royal & SunAlliance, we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations. If you believe that we have not delivered the service you expected or you are concerned about any aspect of the service we have provided, then please let us know at;

Royal & Sun Alliance Insurance plc  
Household Operations  
PO Box 4162  
17 York Street  
Manchester  
M2 3RS

Telephone: 0845 071 0143

We promise to:

- Fully investigate your complaint
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Learn from our mistakes
- Use the information from your complaint to proactively improve our service in the future.

We aim to resolve your concerns within 24 hours. Experience tells that most difficulties can be sorted within this time.

In the unlikely event that your concerns have not been resolved within this time, we will issue a letter acknowledging your complaint, letting you know the reasons why and we will continue to keep you well informed of the further actions we will be taking to reach a suitable conclusion.

If you continue to be unhappy with our proposed course of action, you can progress your complaint with our Customer Relations Team who will conduct a separate investigation and full review, that will be concluded by us issuing a final response letter.

## **How to contact us;**

Customer Relations can be contacted by:

Telephone: 0800 107 6160

Write: Royal & SunAlliance  
Customer Relations Office  
Bowling Mill  
Dean Clough Industrial Park  
Halifax  
HX3 5WA

Fax: 01422 325146

Email: [halifax.customerrelationsoffice@uk.royalsun.com](mailto:halifax.customerrelationsoffice@uk.royalsun.com)

## **If you are still not happy**

If you are still not satisfied after the review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, Royal & SunAlliance are regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and you can refer your complaint to them.

They can be contacted at:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Telephone: 0845 080 1800

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You must approach the Financial Ombudsman Service within 6 months of our final response to your complaint. We will remind you of the time limits in our final response.

Your rights as a customer to take legal action remains unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases 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.



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 and regulated by the Financial Services Authority.

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