

Home Contents Insurance





Welcome

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Introduction

Claims enquiries

In the event of loss or damage contact FirstPort Insurance Services Limited on:

0333 321 4038

When telephoning please provide the policy number shown on your schedule and full details of your claim.

Suspected gas leaks must always be reported to the National Gas Emergency Service on 0800 111 999.

How we use your data

Your privacy is important to us. We will process your personal data in accordance with data protection laws.

Ecclesiastical Insurance Office plc (“**we**”, “**us**”, “**our**”) is the data controller in respect of any personal data which you provide to us or which we hold about you and any personal data which is processed in connection with the services we provide to you.

Where you provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and refer them to this notice.

To provide our insurance related services, we will collect and process your personal data such as your name, contact details, financial information and any information which is relevant to the insurance policy we are providing. In order to provide your insurance policy or when making a claim, we may also need to collect or process ‘special categories of personal data’ such as information relating to your health or criminal

convictions or information which is likely to reveal your religious beliefs.

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention, business management, systems development and carrying out statistical and strategic analysis.

Providing our services will involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, our service providers and professional advisors, or business partners and our regulators.

In some circumstances we may transfer your personal data to countries outside of the European Economic Area. We will put appropriate safeguards in place to ensure that your personal data is protected.

Where we have your consent, we may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by clicking on the link at the bottom of any email or by contacting us.

Fraud prevention

We need to carry out fraud and anti-money laundering checks, and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange, run by MIB.

If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

Further information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at www.ecclesiastical.com/privacypolicy or contact our Data Protection Officer at Beaufort House, Brunswick Road, Gloucester GL1 1JZ or on **0345 6073274** or email www.compliance@ecclesiastical.com

Home Insurance

Preamble

We (the Ecclesiastical Insurance Office plc) and **you** (the Insured named in the schedule) agree the following:

- **We** will provide the cover if **you** pay the premium.
- The policy and the schedule must be read together and any word or phrase which has been explained in this policy will have that meaning wherever it appears.
- This policy will be governed by English law unless **you** live in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies it will be English law.
- The language used in this policy and any information in it will be English.

General definitions

Each time the following words or phrases appear in bold italic type (or in capital letters in the schedule) they will have the meaning shown below, unless specifically defined under the individual policy section.

Boat(s)

means the craft (including surfboards, kiteboards and sailboards) and its equipment, including trolleys, life jackets, outboard motors and trailers.

Buildings

means the home including garages and outbuildings used only for domestic purposes and home office use and the following provided they are within the boundaries of the land belonging to the home:

1. Permanent fixtures and fittings including statues and fountains.
2. Hot tubs permanently fixed into the ground.
3. Wind turbines and solar panels fixed to the buildings or fixed into the ground.
4. Swimming pools.
5. Tennis courts.
6. Paths, drives, terraces, patios, walls, fences, hedges and gates.

Business equipment

means personal computers, keyboards, monitors, printers, modems, facsimile machines, telecommunications equipment, photocopiers and other office equipment or furniture up to a value of £10,000.

Contents

means tenant's improvements, internal decorations, landlord's fixtures and fittings, household goods, furniture, furnishings, stamp coin or medal collections up to a value of £2,000 in total, clothing, **personal belongings** and **valuables**, all belonging to **you** or for which **you** are legally responsible.

The term **contents** does not include the following:

1. **Personal money**.
2. **Motor vehicles**, caravans (touring or static), trailers, aircraft, hovercraft, **boats**, and any accessory which is designed to be used with any of these.
3. Any living creatures, trees, shrubs, plants or grass (except as provided for under 'What is covered' insured paragraph 30 of the Contents section).
4. Securities and documents of any kind (except as provided for under 'What is covered' insured paragraph 24 of the Contents section).
5. Landlord's fixtures and fittings which **you** are not legally responsible for.
6. Property insured separately.
7. Property owned or used for business or professional purposes, other than **business equipment** used solely for clerical or administrative use.
8. Any part of the **buildings**.

Excess

means the amount **you** must pay towards any claim. If one incident results in a claim being made under more than one section of this policy, only one excess (the higher amount) will apply.

Geographical limits

means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Heave

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

Landslip

means downward movement of sloping ground.

Motor vehicle(s)

means any electrically or mechanically powered vehicle other than

1. a vehicle used only as domestic gardening equipment.
2. a battery powered wheelchair or mobility scooter.
3. electrically assisted pedal cycles with a rated output of 0.25 kilowatts or less or any other output limit stated in amendments to The Electrically Assisted Pedal Cycles Regulations 1983.
4. a golf cart trolley or buggy controlled by someone on foot.
5. a toy or model controlled by someone on foot.

Personal belongings

means personal items worn, used or carried about the person, including pedal cycles and sports equipment. The term **personal belongings** does not include the following:

1. Clothing, **personal money** or **valuables**.
2. Property owned or used for business or professional purposes.
3. **Boats**.
4. Any accessory which is designed to be used with a **motor vehicle**, caravan (touring or static), trailer, aircraft, hovercraft or **boat**.

Personal money

means current notes and coins, cheques, travellers' cheques, postal or money orders, postage stamps (not forming part of a stamp collection), National Savings stamps or certificates, premium bonds, trading stamps, stamps for television licence, gas, electricity or other bills, luncheon vouchers, gift tokens, telephone cards, travel tickets and other season tickets all held for personal or charitable purposes.

The term **personal money** does not include money used for business purposes.

Precious metals

means articles made of platinum, gold or silver including plated items.

Settlement

means downward movement as a result of the soil being compressed by the weight of the **buildings** within 10 years of construction.

Subsidence

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

Terrorism

means an act including but not limited to the use of force or violence and/or the threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological, ethnic or similar purposes or reasons including the intention to influence any government and/or to put the public or any section of the public in fear.

Unfurnished

means without enough furniture and furnishings for normal living purposes.

Unoccupied

means not lived in by **you** or any person authorised by **you**.

Valuables

means jewellery, **precious metals**, clocks, watches, furs, pictures and works of art. The term **valuables** does not include property owned or used for business or professional purposes.

Water table

means the top level of underground water where the soil is in a permanent state of saturation.

We, our, us

means Ecclesiastical Insurance Office plc.

You, your

means the person(s) named as policyholder in the schedule and their family who normally live with them.

General Conditions

1 Misrepresentation

It is **your** duty to take reasonable care not to make a misrepresentation to **us** if **we** ask **you** a question in connection with **your** insurance or **we** ask **you** to confirm or amend details.

If **you** fail in this duty it may have adverse consequences on **your** insurance policy including, in the worst case scenario, refusing all claims, cancelling the policy from the beginning and retaining all premiums paid.

2 Duty of care

You must take all reasonable steps to prevent or reduce loss of or damage to property insured by this policy and to maintain the property in a good condition and in a good state of repair.

3 Other insurances

At the time of any loss, damage or liability resulting in a claim under this policy, if **you** have any other insurance covering the same loss, damage or liability, **we** will only be responsible for **our** proportion of the claim.

4 More than one property

If this policy insures more than one property, the policy limits and exclusions apply separately to each property in the same way as if each property had been insured by a separate policy.

5 Changes to risk

Please tell **us** as soon as possible if there are any changes to the information **you** disclosed on **your** application form. This includes any change to the persons to be insured under the policy, the address of the property to be insured and the amounts or limits **your** items are insured for.

You must also tell **us** as soon as possible about any of the following:

- any change to **your** postal address for this policy
- if any person insured under this policy receives a criminal conviction which results in a custodial sentence
- if any of **your buildings** are to be lent, let, sub-let, or used for business purposes (apart from occasional clerical work)
- if any of **your buildings** are to be **unoccupied** or **unfurnished** for any continuous period exceeding 60 days

If in doubt, **you** should contact **us** using the address or phone number stated in the General information section.

If **you** tell **us** about a change affecting **your** policy, **we** will tell **you** whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to **your** policy.

If **you** do not tell **us** about a change described above, or if the information that **you** provide is not complete and accurate, **we** may, depending on the circumstances,

1. refuse to pay or reduce the amount **we** pay for any relevant claim;
2. revise the terms and/or premium of **your** policy; or
3. cancel **your** policy in accordance with General condition 7.

6 Changes to premium

If **you** make a change in the policy cover and this results in a charge or a refund for the period up to the renewal date of the policy then such charge or refund will only be made by **us** if it exceeds £5.

7 Cancelling the policy

(a) **Your right to cancel in the cooling-off period**

You have a right to cancel this policy for any reason within the first 14 days of the start of cover (or **your** renewal date) or the date **you** receive **your** policy documentation if this is later.

No charge will be made and any premium **you** have already paid will be refunded, provided that between the start date (or **your** renewal date) and the date that **you** cancel:

- **you** have not made a claim and
- **you** are not aware of any incidents that may give rise to a claim.

If **you** do make a claim or **you** are aware of an incident which may give rise to a claim then **you** must pay the annual premium in full.

(b) **Your right to cancel after the cooling-off period**

If **you** do not cancel the policy within the 14 day cooling-off period mentioned above, the policy is in force and **you** are committed to pay the premium. However, **you** can still cancel the policy providing **you** tell **us**. As long as **you** have not made a claim, or are not aware of an incident which may give rise to a claim, during the current period of insurance **you** will receive a refund of the part of **your** premium which

covers the cancelled period, providing this exceeds £5. If **you** have made a claim or **you** are aware of an incident that may give rise to a claim during the current period of insurance then **you** must pay the annual premium in full.

(c) **Our right to cancel**

(1) **Non-payment of premium**

Unless otherwise agreed with **us**, **we** will not provide cover under this policy unless **you** pay the premium by the due date. If **you** do not pay the premium by the due date, **we** will send notice of the outstanding premium to **you** and give **you** a further period of at least 14 days from the due date in which to pay the outstanding amount. If payment is still not received in the timescale **we** have advised the policy is cancelled from the outset.

We will not cancel the policy for failure to pay the premium if such failure is due to error on **our** part or on the part of **your** broker, bank or building society.

(2) **Other cancellation rights**

In addition to **our** rights under

- (i) Non-payment of premium above; and
- (ii) General condition 9 Fraudulent claims

we have the right to cancel **your** policy at any time by giving **you** at least fourteen days' notice in writing, sent by special delivery to **your** last known address, where **we** have a valid reason for doing so. **Our** cancellation letter will set out the reason why **we** are cancelling **your** policy. Valid reasons for cancelling **your** policy may include but are not limited to:

- (a) circumstances which are outside **our** reasonable control, for example:
- where the law requires that **we** cancel **your** policy
 - where the continuation of **your** policy would result in **us** breaching any applicable law or regulation that applies to **your** policy

(b) **you** receiving a criminal conviction which results in a custodial sentence.

If **we** cancel **your** policy for a valid reason in accordance with **our** rights under (2) above, **we** will refund the part of **your** premium which relates to the period remaining under **your** policy which has been cancelled by **us**.

If **you** have made a claim under **your** policy, **we** will not refund any part of **your** premium.

8 Making a claim

- (1) If any event which may result in a claim under this policy occurs **you** must tell **us** as soon as is reasonably possible.

The action to take then depends on the type of claim.

Riot

Tell **us** within seven days.

Accidental loss outside the home, theft, vandalism or malicious acts

Tell the police immediately.

Legal liability for injury or damage

Immediately send **us** any writ, summons or other legal document.

You must not negotiate or admit or deny any claim without our written permission.

- (2) (a) To help prove **your** claim **we** may require **you** to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, utility bills, pre-purchase surveys or plans and deeds of **your** property. **We** may also require **your** consent to obtain information about **your** loss from the Police or other relevant law enforcement agency.

(b) To help assist in dealing with **your** claim **we** may require **you** to obtain estimates for the replacement or repair of damaged property.

We will only ask for information relevant to **your** claim and **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information as part of **your** claim.

- (3) Following notification of **your** claim property damaged beyond repair must be retained for at least 30 days (or any other period **we** agree) and made available for **our** inspection.

9 Fraudulent claims

If a claim made by **you** or anyone acting on **your** behalf, or any other person claiming to obtain benefit under this policy, is fraudulent or exaggerated, whether ultimately material or not, or if any damage is caused by **your** wilful act or with **your** connivance **we** may at **our** option:

- (a) repudiate the claim;
- (b) recover any payments already made by **us** in respect of the claim;
- (c) cancel the policy from the date of the fraudulent act and retain the premium due for the unexpired period of insurance from the date of cancellation up to the renewal date. If **we** cancel the policy **we** will notify you in writing, by special delivery to **your** last known address.

10 Arbitration

Provided **we** have admitted liability for a claim any dispute as to the amount to be paid shall be resolved by arbitration in accordance with the statutory provisions in force at the time by

- (a) an agreed arbitrator or if an arbitrator cannot be agreed
- (b) an arbitrator appointed by the Chartered Institute of Arbitrators following a request from either party provided they have given seven days' written notice to the other party.

You must not take legal action against **us** over the dispute before the arbitrator has reached a decision.

Rights & responsibilities

- 1** **We** may enter any building where loss or damage has occurred and deal with any salvage. However, **we** will not accept property abandoned to **us**.
- 2** **We** may take over and deal with, in **your** name, the defence or settlement of any claim.
- 3** **We** may take proceedings in **your** name, but at **our** expense, to recover the amount of any payment **we** have made under this policy. **You** must give **us** all the information related to **your** claim to enable **us** to make these recoveries. **We** will pay for any reasonable expenses **you** incur in providing **us** with this information.
- 4** A person or company who is not party to this policy has no right under the Contract (Right of Third Parties) Act 1999 to enforce any term of this policy, but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
- 5** If more than one individual is named as a policyholder, **you** authorise **us** to communicate with, and accept instructions regarding the policy from, any one of those individuals. In accordance with the Changes to risk General condition, **you** must tell **us** as soon as possible of any change to the persons to be insured under the policy.

General Exclusions

1 Radioactive contamination

We will not cover any claim or expense of any kind caused directly or indirectly by:

- ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel
- the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or part of that equipment.

2 War risks

We will not pay for loss, damage or liability which is the direct or indirect result of any of the following, whether or not contributed to by any other cause or event:

- war
- invasion
- activities of a foreign enemy
- hostilities or warlike operations (whether war has been declared or not)
- civil war
- mutiny
- revolution, or insurrection (meaning people rising up and rebelling against the government by force)
- civil commotion which is so severe or widespread that it resembles a popular uprising
- military power (even if properly authorised by the duly elected government)
- usurped power (meaning power taken by force by any person or group, including the armed forces, which is not the duly elected government) or
- property being confiscated by any government or public or local authority.

3 Terrorism

Part A
Property

applicable to the Contents and Portable possessions sections of the policy.

Regardless of any contributory cause this insurance does not cover any loss, damage, expense or indirect loss of whatsoever nature directly or indirectly caused by resulting from or in connection with:

- (a) Contamination or the threat of Contamination
- (b) Any action taken in controlling, preventing or in any way relating to Contamination or the threat of Contamination

due to any act of **terrorism**.

For the purposes of this exclusion Contamination means the contamination, poisoning or prevention and/or limitation of the use of objects due to the effects of any substance or process.

If **we** allege that by reason of this exclusion any loss, damage, expense or indirect loss is not covered by this insurance the burden of proving the contrary shall be upon **you**.

Part B
Third party liability

applicable to any section or part of a section insuring legal liability to third parties (other than **your** domestic employees).

This insurance does not provide an indemnity in respect of any liability to third parties or any liability incurred by **you** for damages, costs or expenses directly or indirectly caused by resulting from or in connection with any act of **terrorism**.

This policy also excludes any such third party liability or any liability incurred by **you** directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of **terrorism**.

If **we** allege that by reason of this exclusion any loss, damage, expense or indirect loss is not covered by this insurance the burden of proving the contrary shall be upon **you**.

4 Sonic bangs

We will not cover any loss or damage by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds.

5 Uninsurable risks

We will not cover the following:

- The cost of maintaining the property covered by this policy.
- Damage that happened before cover under this policy started.
- Any loss or damage caused deliberately by **you** or anyone acting on **your** behalf.
- Damage caused by wear and tear, atmospheric or climatic conditions (other than storm or flood), rot, fungus, insects or any gradual cause.
- Damage by any animal unless by a single identifiable incident.
- Damage caused by faulty workmanship, materials, specification or design.
- Damage caused by cleaning, dyeing, repair or restoration.
- Mechanical or electrical breakdown.

6 Pollution or contamination

We will not cover any claim or expense of any kind caused directly or indirectly by pollution or contamination other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the period of insurance.

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

7 Reduction in market value

We will not make any extra payment for a reduction in the market value following a repair, reinstatement or replacement paid for under this policy.

8 Date recognition

We will not cover loss or damage to any

- computer or other electrical equipment containing a microchip or integrated circuit or any component part insured by **us**, and
- computer records, programmes, discs, software or the information contained on them

which is caused, at any time, by a failure of any property insured by **us** to recognise, accept, process or respond to any date as its true calendar date or a failure to continue to function correctly beyond that date.

9 Indirect loss

We will not pay for any indirect losses which result from the incident that caused **you** to claim, except as specifically provided for under this policy.

1 Contents

What is covered	What is not covered
Loss of or damage to the contents in the buildings caused by the following:	(i) The amount of any excess shown in your schedule. (ii) Loss of or damage to property in the open except where specifically mentioned under this section.
1. Fire, lightning, explosion, earthquake or smoke	
2. Storm, flood or weight of snow	(i) Damage caused by water escaping from any fixed water or heating system, washing machine, dishwasher, refrigerator, freezer, water bed or fish tank in your home. (ii) Damage caused after your home has been continuously unoccupied or unfurnished for more than 60 days. (iii) Damage attributable solely to change in the water table level.
3. Subsidence or heave of the site on which the buildings stand or landslip	
4. Riot, civil commotion (not resembling a popular uprising), labour or political disturbances	
5. Vandalism or malicious acts	(i) Loss or damage caused by you, your guests, tenants or tenants' guests. (ii) Loss or damage caused after your home has been continuously unoccupied or unfurnished for more than 60 days.
6. Any aircraft, flying object (or items dropped from them), vehicle, train or animal (other than domestic pets) colliding with the buildings	
7. Water or oil escaping from any fixed water or heating system, washing machine, dishwasher, refrigerator, freezer, water bed or fish tank in your home including its grounds.	(i) Loss or damage caused after your home has been continuously unoccupied or unfurnished for more than 60 days. (ii) Damage caused by subsidence, heave or landslip that results from an escape of water or oil. (iii) Damage caused by failed or inadequate grout or sealant.

What is covered	What is not covered
<p>8. Theft or attempted theft The most we will pay for any one incident of loss or damage to the contents within garages or outbuildings is £5,000 in total.</p>	<ul style="list-style-type: none"> (i) Loss by deception (unless only entry to your home is gained by deception). (ii) Loss or damage caused by you, your guests, tenants or tenants' guests. (iii) Loss or damage caused after your home has been continuously unoccupied or unfurnished for more than 60 days. (iv) Loss or damage when your home is lent, let or sublet, unless force was used to get into or out of your home.
<p>9. Any satellite dish, television or radio aerial, wind turbine, solar panel or security equipment breaking or collapsing</p>	
<p>10. Falling trees, branches, telegraph poles, lamp posts or pylons</p>	
<p>11. Accidental loss or damage</p>	<ul style="list-style-type: none"> (i) Deterioration of food. (ii) Loss or damage caused by any paying guests, tenants or tenants' guests in your home. (iii) Loss or damage which is specifically mentioned elsewhere under this section. (iv) Loss of or damage to battery powered wheelchairs, mobility scooters and Hearing aids (v) Loss of or damage to contact, corneal or micro corneal lenses.
<p>12. Temporary accommodation and loss of rent If your home cannot be lived in following damage insured under paragraphs 1 to 11 and 14 of this section, we will pay the following:</p> <ul style="list-style-type: none"> (i) The reasonable cost for your temporary accommodation (including the cost of temporarily storing your furniture and the cost of putting your dogs or cats in kennels). (ii) Rent including ground rent which you still have to pay. <p>We will pay these costs until your home is fit to live in. For any one claim under this section we will pay up to 30% of the total sum insured on contents.</p>	<p>Any loss or damage not covered under paragraphs 1 to 11 and 14 of this section.</p>

What is covered	What is not covered
<p>13. Breakage of glass and mirrors</p> <p>(i) Accidental breakage of fixed glass, washbasins, pedestals, baths, sinks, splashbacks, shower trays, shower screens, bidets, toilet pans, toilet seats, toilet cisterns and ceramic hobs or tops forming part of your home which you are legally responsible for as a tenant.</p> <p>(ii) Accidental breakage of mirrors, glass tops and fixed glass in furniture and ceramic hobs or tops forming part of a free-standing unit.</p>	<p>Loss or damage after your home has been continuously unoccupied or unfurnished for more than 60 days.</p>
<p>14. Loss of oil, gas and water</p> <p>Loss of oil, gas or metered water from the water or heating system in your home including its grounds after accidental damage to that system.</p>	
<p>15. Electrical equipment</p> <p>(i) Accidental loss of or damage to satellite dishes, security equipment, televisions, radios and their aerials, fittings or masts, audio and video equipment, personal computers and business equipment.</p> <p>(ii) Up to £1,000 for replacement on a retail basis of records, films, tapes, cassettes, discs, cartridges, software or legally downloaded audio or visual material that are lost or damaged as a result of (i) above.</p>	<p>Accidental damage to office furniture.</p>
<p>16. Freezer contents</p> <p>We will pay the cost of replacing the contents of your freezer or fridge in your home following loss or damage caused by:</p> <p>(i) a rise in temperature, or</p> <p>(ii) contamination from refrigerant or refrigerant fumes.</p> <p>We will also pay the cost of hiring a temporary freezer or fridge if this is necessary.</p>	<p>Loss or damage caused by your failure to pay for the electricity or gas supply.</p>
<p>17. Contents in the garden</p> <p>We will pay for loss or damage (as insured under paragraphs 1 to 11) to garden furniture, ornaments and contents while in your garden.</p> <p>The most we will pay for any one claim is £2,500.</p>	<p>Personal belongings (other than pedal cycles) or valuables.</p>

What is covered

18. Contents temporarily removed

Loss or damage (as insured under paragraphs 1 to 11) to **contents** whilst temporarily removed from **your** home within the **geographical limits**, to a bank, safe deposit, occupied private home or a building where **you** are living, employed or carrying on business, and whilst in transit to or from such locations.

The most **we** will pay for **contents** whilst in student accommodation is £1,000 for all claims in any one period of insurance.

The most **we** will pay for any other claim under this extension is 20% of the total sum insured on **contents**.

19. Household removal

Accidental loss of or damage to **contents** when they are being transported from **your** home for permanent removal to another home in the **geographical limits**.

Cover includes necessary overnight stops and temporary storage for up to seven days in a furniture storage unit

20. Fatal injury benefit

Your death, if this happens within three months as a direct result of

- (i) fire or accident in the home,
- (ii) an accident while travelling as a fare-paying passenger in any road or rail vehicle within the **geographical limits**, or
- (iii) an assault anywhere within the **geographical limits**.

The most **we** will pay is £5,000 per person and £10,000 in total for any one fire, accident or assault.

21. Locks and keys

If **you** lose the keys to **your** home, or to any safe or alarm in **your** home, or the keys are stolen, **we** will pay for reasonable and necessary costs of

- a) gaining access to **your** home
- b) repairing or replacing the keys or locks.

The most **we** will pay for any one claim is £1,000.

What is not covered

- (i) Loss or damage by theft unless force was used to get into or out of a building.
- (ii) **Contents** removed to a furniture warehouse or in commercial storage.
- (iii) Loss or damage caused by storm, flood or weight of snow to property in the open.
- (iv) Loss or damage from an unattended vehicle unless all windows, hoods, covers and sunroofs are securely closed and the boot and all doors locked and the property is concealed in a glove or luggage compartment or boot.

- (i) **Contents** stored in a furniture storage unit for more than seven days unless agreed by **us**.
- (ii) Loss or damage to **valuables** or cash.
- (iii) Loss or damage to fragile items unless packed by professional removal contractors.

Death caused by any person insured by this policy.

What is covered	What is not covered
<p>22. Damage to services Accidental damage to service pipes, cables, sewers and drains serving your home for which you are responsible. This includes the cost of clearing blockages.</p>	
<p>23. Warranty replacement If any item insured under this section is lost or damaged beyond repair by an event covered by this section and you hold a current extended warranty for the item, we will (after replacing the item) pay the cost of buying a similar extended warranty. We will only pay for this if you give us the original warranty.</p>	
<p>24. Title deeds We will pay the necessary cost of preparing new title deeds to your home if the originals are lost or damaged by loss or damage insured under paragraphs 1 to 11 of this section while the deeds are in your home, a bank or a safe deposit.</p>	
<p>25. Gifts and family celebrations We will automatically increase the contents sum insured by 20% for 30 days before and 30 days after a family celebration (such as a wedding or civil partnership) or a religious festival (such as Christmas) to cover gifts and additional provisions.</p>	
<p>26. Tenant's liability We will insure you against your legal liability as tenant (not owner) of your home for damage to the buildings for which you are responsible caused by events insured under paragraphs 1 to 10, 13 and 22 of the contents section. The most we will pay for any one claim is 20% of the sum insured for contents.</p>	

What is covered

27. Occupier's and personal liability

Subject to the limits of indemnity stated below, **we** will indemnify **you** in respect of any one accident or series of accidents arising out of or attributable to one event including all costs and expenses which **we** have agreed to in writing against **your** legal liability for: accidental death, bodily injury or disease of any person, or accidental damage to property; happening in the **geographical limits** arising

- (i) solely from **your** occupation (not as an owner) of the **buildings** and its land or any other building or caravan or boat hired or borrowed and used by **you** as temporary accommodation,
- (ii) solely in a personal capacity (not as occupier or owner of any building or land),
- (iii) as an employer of any domestic employee.

What is not covered

Liability arising from the following:

- (i) **Your** owning (not occupying) any land or building.
- (ii) Loss of or damage to property belonging to or held in trust by or controlled by **you** unless **you** have hired or borrowed the property for temporary accommodation within the **geographical limits**.
- (iii) Any profession, business or employment involving **you** or any member of **your** family.
- (iv) Injury (including death, disease or illness) to **you**.
- (v) **Your** owning or using **motor vehicles**, lifts, caravans (other than caravans hired or borrowed and used by **you** as temporary accommodation) or any craft designed to travel in on or through water air or space (other than non-mechanically propelled waterborne craft of five metres or less in length whilst operated on inland waterways or within three miles of the coast).
- (vi) Any vehicle which must be insured under the Road Traffic Acts.
- (vii) The transmission of any communicable disease and any condition which is directly or indirectly related to HIV (Human Immunodeficiency Virus) and/or any HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations however caused.
- (viii) Any agreement **you** have made unless **you** would have been liable even without the agreement.
- (ix) Loss of or damage to property, or injury, death, disease or illness of or to any person caused by a dog specified under Section 1 of the Dangerous Dogs Act 1991 or specified in the Dangerous Dogs (Northern Ireland) Order 1991 S.I.2292 (N.I.21).
- (x) Any deliberate, wilful or malicious act.
- (xi) Any fines, penalties or punitive exemplary aggravated multiplied or liquidated damages.

What is covered	What is not covered
<p>Limits of indemnity applying to paragraph 27</p> <p>Note: Legal costs and expenses are included within the limits shown below.</p> <p>(i) In respect of your legal liability as an employer of domestic employees in the course of their employment,</p> <p>(a) £5,000,000 any one event which is directly or indirectly caused by, results from or is in connection with terrorism.</p> <p>(b) £10,000,000 any other one event.</p> <p>(ii) In respect of all other claims: £2,000,000 any one event or any alternative limit as shown in your schedule.</p> <p>Cover also applies elsewhere in the world for a total of up to 90 days in any one period of insurance.</p>	
<p>28. Unpaid compensation or damages</p> <p>We will pay up to £1,000,000 for all compensation and damages which a court in the geographical limits has awarded to you and which have not been paid within three months of the date of the award.</p> <p>This cover applies as long as:</p> <p>(i) the accident which results in the compensation and damages occurs within the period of insurance;</p> <p>(ii) there is no appeal outstanding and</p> <p>(iii) paragraph 27 of this section would have applied if the award had been made against you rather than to you.</p>	
<p>29. Guests' personal belongings</p> <p>Loss or damage under paragraphs 1 to 11 of this section for personal belongings of your guests whilst in your home.</p> <p>The most we will pay for any one claim is £2,500.</p>	<p>(i) Loss or damage if there is any other insurance in force.</p> <p>(ii) Personal belongings of a paying guest or tenant in your home.</p>
<p>30. Trees, plants and shrubs</p> <p>We will pay for loss or damage to your trees, plants or shrubs covered under any paragraph in force under this section, other than paragraph 2 Storm, flood or weight of snow, up to a limit of £250 per item.</p> <p>The most we will pay is £2,500 in total for all claims in any one period of insurance.</p>	<p>(i) Damage caused by frost or weight of snow.</p> <p>(ii) Damage caused by animals.</p>

What is covered

What is not covered

31. Contents in care homes

Loss or damage to contents of any member of **your** immediate family whilst they are resident in a care home.

The most **we** will pay is £1,000 for any one claim and £5,000 in total for all claims in any one period of insurance.

Settling claims

We may repair or replace the lost or damaged property. If **we** cannot repair or replace the property **we** may pay for the loss or damage in cash.

Where **we** can offer repair or replacement through a preferred supplier, but **we** agree to pay a cash settlement, then payment will not exceed the amount **we** would have paid the preferred supplier.

If no equivalent replacement is available then **we** will pay the full replacement cost of the item with no discount applied.

If at the time of any loss or damage under this section the full cost of replacing the **contents** as new is greater than the limit of liability or the sum insured on **contents**, the amount payable by **us** in settlement of **your** claim will be reduced in proportion to the amount of underinsurance.

The most **we** will pay for any claim under paragraphs 1 to 11, 13, 14, 15 (i), 16 and 19 of this section is the sum insured depending on any limit shown in **your** schedule.

Your schedule will show any limits for individual items or **valuables**.

We will not reduce the sum insured after **we** pay a claim, except for total loss or destruction of individually specified items, in which case cover will end.

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair
- a set
- a suite or
- any other item of a uniform nature, design or colour, including carpets.

2 Portable possessions

What is covered

Accidental loss of or damage to **personal belongings, valuables** and clothing owned by **you** or for which **you** are legally responsible and which are described in **your** schedule.

The following applies only if specified as insured in **your** schedule.

Cover for accidental loss of or damage to

(a) battery powered wheelchairs,

(b) mobility scooters,

(c) Hearing aids, or

(d) **business equipment**

owned by **you** or for which **you** are legally responsible

What is not covered

(i) The amount of any **excess** shown in **your** schedule.

(ii) Pedal cycles while racing.

(iii) Theft of unattended pedal cycles away from the home unless they are securely locked to a permanent fixture.

(iv) Musical instruments used for semi-professional or professional purposes.

(v) Money, credit cards and other payment cards.

(vi) Loss or damage from an unattended vehicle unless all windows, hoods, covers and sunroofs are securely closed and the boot and all doors locked and the property is concealed in a glove or luggage compartment or boot.

(vii) Loss of or damage to records, films, tapes, cassettes, discs, software or cartridges except for their value as unused material (unless they were pre-recorded in which case **we** will pay the maker's current listed price).

(viii) Loss of or damage to contact, corneal or micro corneal lenses.

Settling claims

We may repair or replace the lost or damaged property. If **we** cannot repair or replace the property **we** may pay for the loss or damage in cash.

Where **we** can offer repair or replacement through a preferred supplier, but **we** agree to pay a cash settlement, then payment will not exceed the amount **we** would have paid the preferred supplier.

If no equivalent replacement is available then **we** will pay the full replacement cost of the item with no discount applied.

The most **we** will pay for any claim is the sum insured, depending on any limit shown in **your** schedule.

We will not reduce the sums insured after **we** pay a claim, except for total loss or destruction of individually specified items, in which case cover will end.

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair
 - a set
 - a suite or
 - any other item of a uniform nature, design or colour, including carpets.
-

3 Personal money

What is covered

Accidental loss of ***your personal money*** within the ***geographical limits***.

This cover also applies for up to 90 days in any one period of insurance, elsewhere in the world.

What is not covered

- (i) The amount of any ***excess*** shown in ***your*** schedule.
- (ii) Shortages caused by mistakes.
- (iii) Loss in value of the money.
- (iv) Loss due to confiscation by any government or public or local authority.

Settling claims

We will pay the amount of the loss.

The most ***we*** will pay for any claim is the sum insured shown in ***your*** schedule.

We will not reduce the sum insured after ***we*** pay a claim.

General Information

Complaints procedure

If you are unhappy with the product or the service you have received, please contact FirstPort Insurance Services Limited in the first instance as the administrator and claims handler for the policy.

You can complain in writing or verbally at any time to:

Compliance Manager

FirstPort Insurance Services

Queensway House

11 Queensway

New Milton

Hampshire

BH25 5NR

Tel: 0333 321 4038

Email: insurance@FirstPort.co.uk

FirstPort.co.uk/insurance

If after you have received a final response from FirstPort Insurance Services you remain unhappy, you can follow our complaints procedure either verbally or in writing to:

Ecclesiastical Insurance Office plc

Beaufort House

Brunswick Road

Gloucester

GL1 1JZ

Tel: 0345 777 3322

Fax: 0345 604 4486

Email: complaints@ecclesiastical.com

Our promise to you

We will aim to resolve your complaint within one business day.

To resolve your complaint we will:

- Investigate your complaint diligently and impartially.
- Keep you informed of the progress of the investigation.
- For more complex issues, we may need a little longer to investigate and we may ask you for further information to help us reach a decision.
- Respond in writing to your complaint as soon as possible.
- If you're not satisfied with our response, or we have not completed our investigation after eight weeks, we'll inform you of your right to take the complaint to:

Financial Ombudsman Service

Exchange Tower

London E14 9SR

Tel: 0800 0 234 567

or 0300 123 9123

Email:

complaint.info@financialombudsman.org.uk

www.financial-ombudsman.org.uk

This complaints procedure does not affect your right to take legal proceedings.

The Financial Services Compensation Scheme (FSCS)

The Financial Services Compensation Scheme (FSCS) is the independent body, set up by government, which gives you your money back if your authorised* financial services provider is unable to meet its obligations.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought.

The FSCS does not charge individual consumers for using its service. The FSCS cannot help you if the firm you have done business with is still trading.

For further information on the scheme you can visit the website at:
www.fscs.org.uk

or write to
Financial Services Compensation Scheme
10th Floor,
Beaufort House,
15 St Botolph Street,
London EC3A 7QU.

Tel: 0207 741 4100 or 0800 678 1100

Fax: 0207 741 4101

Email enquiries@fscs.org.uk

*The FSCS can only pay compensation for customers of financial services firms authorised by the PRA or the FCA.

This contract is underwritten by:
Ecclesiastical Insurance Office plc.

Our FCA register number is 113848.
Our permitted business is general insurance.

**You can check this on the FCA's register by
visiting the FCA's website**

www.fca.org.uk/register

or by contacting the FCA on
0800 111 6768



For any further information regarding this insurance please contact:

FirstPort Insurance Services
Queensway House
11 Queensway
New Milton
Hampshire
BH25 5NR

T 0333 321 4038

E insurance@firstport.co.uk

firstportinsurance.co.uk

Please contact us if you'd like this information in an alternative large print format on **0333 321 4038.**

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You can check our regulatory status at fca.org.uk/register
or by calling the FCA on 0300 500 8082