

Policy booklet



Contents insurance

A guide ***to your policy booklet***

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Certain words have specific meanings in relation to your policy. To help you identify these we've printed them in ***bold italics*** in your policy details.

Foreword and about us

Welcome to AA Insurance Services

A warm welcome and thank you for choosing to insure your home through us. Our aim at AA Insurance Services is to combine value for money with peace of mind, making home insurance as straightforward as possible.

Your policy booklet and statement of insurance include everything you need to know about your home insurance cover. Alternatively, you can always contact our experienced customer service agents who are there to help you with all your home insurance needs.

The AA is able to offer you more than just great deals on home insurance. If you want more information on our other products or services, we can help you. Either call us or visit our website on www.theAA.com.

Who regulates us?

Automobile Association Insurance Services Limited, (We) are authorised and regulated by the Financial Services Authority (FSA). The FSA is the independent watchdog that regulates financial services. Our permitted business is that of an insurance intermediary dealing in and arranging contracts of general insurance. You can check this on the FSA's register by visiting the FSA website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Which companies do we deal with?

Please note that when receiving your premium and when making a refund to you, we act as an agent for your Insurer. We deal with products from a range of Insurers to provide a fair analysis of the market for home (buildings and contents) insurance.

What services do we provide?

We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed. You will not receive advice or a recommendation from us.

What will you have to pay for our services?

Other than in the event of a mid term adjustment for which we may charge a fee of up to £25, you will not have to pay a fee for our services. The insurer pays us commission for arranging policies and we retain a proportion of this in the event of cancellation.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

Automobile Association Insurance Services Limited (We) are covered by the Financial Services Compensation Scheme.

You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

You can learn more about this scheme at www.fscs.org.uk and by phoning 0207 892 7300.

About your policy

About your policy

We've put this booklet together to clearly set out the details of your insurance cover. Please read it carefully, as well as your **statement of insurance**, and **policy summary** to make sure they meet your needs.

Remember to check the exclusions and restrictions under each section and also the general exceptions and exclusions which apply to the whole policy.

Valuations

We strongly recommend that for items of jewellery or valuables, an up to date valuation is obtained and kept in a safe place. This will considerably ease the handling of any claim where such items are lost or destroyed. For items of jewellery, valuables and personal belongings valued at in excess of £500 a valuation or proof of purchase will be required in the event of a claim.

It is also advisable to keep a photograph and full description of valuable items, including serial and model numbers, for ease of identification in the event of a theft.

Please make sure that the values shown on your policy summary are sufficient to cover today's replacement cost of your valuable items.

Renewing your cover

Each year we'll send you renewal terms. **These may include renewing to a different AA home panel insurer** if one is offering a lower premium than your existing insurer, or if your existing insurer is not offering renewal.

If you're paying through our instalment account over 12 months,

at the end of each 12-month period we will write to confirm if we can automatically renew your cover. If we are able to do this, unless we hear from you, your cover will automatically be renewed to the insurer as specified in our letter. We will send you an important notice of any changes that apply to your policy booklet.

We will advise you of the premium and the new monthly instalments that you will have to pay and any changes to cover will take effect at renewal.

If you're paying by credit card and have agreed to allow us to collect the renewal premium automatically each year, then unless we hear from you, we'll renew your cover automatically at the end of the 12-month period. Prior to doing this we will send written reminder of the premium that you will have to pay and an important notice of any changes that apply to your policy booklet.

If you don't want to renew your policy, please let us know at least seven days before the renewal date.

Renewal helpline

You can contact us by:

Phone: 08705 133 119

Post: AA Insurance Services
PO Box 2AA
Newcastle NE99 2AA

Any other questions?

Please call **our customer services helpline** on 0870 606 1617. We'll be happy to explain any part of this policy, answer your questions and make changes to your personal details.

If you need to make a claim and helplines

If you need to claim

- Check your policy and your policy summary carefully to make sure that the loss or damage is covered under this insurance.
- **Phone the number shown on your policy summary** as soon as possible to report the loss or damage. They will tell you how to proceed with your claim.
- If you are asked to complete a claim form, please fill it in and return it as soon as possible to the address shown on the claim form. You should also enclose any other information you have been asked to provide. (We will not pay for this information unless agreed by us in writing.)
- Please also read the general conditions about claims on page 32-34.
- If you have had to pay a tradesman to make urgent repairs necessary to prevent further loss or damage you should ask for and keep hold of any receipts they give you.
- For non-urgent repairs or replacements please follow the instructions we give you. We may ask you to get estimates or want to see the damage ourselves before agreeing to any work.

You must give the policy number shown on your summary each time you write to or phone us.

Financial Services Compensation Scheme (FSCS)

Your insurer is covered by the Financial Services Compensation Scheme.

You may be entitled to compensation from the scheme if your insurer cannot meet their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers, the first £2,000 of an insurance claim is covered in full, plus 90% of the balance.

You can learn more about this scheme at www.fscs.org.uk and by phoning 0207 892 7300.

Customer service feedback

0800 13 66 24

Please talk to us.

We'd like to know what you think about the service we give you. Please let us know if you have any suggestions or feedback for us.

Customer services helpline

0870 606 1617

for policy advice and questions

8am – 9pm Monday to Friday

8am – 5pm Saturday

9am – 5pm Sunday

Please remember that you'll need the policy number from your summary or statement of insurance each time you contact us.

If you need to complain

If you need to complain

We hope you'll be completely happy with your AA home insurance. But if something does go wrong, we'd like to know about it. We'll do our best to straighten it out for you and to make sure it doesn't happen again.

a) If your complaint is about AA Insurance Services

There are several ways you can contact us.

- Phone: 0870 606 1617
- Email: Custcare@theAA.com
- Post: The Customer Care Unit
AA Insurance Services
PO Box 2AA
Newcastle upon Tyne
NE99 2AA
- Fax: 0292 072 5018
- Text phone: 0870 600 1303

We'll acknowledge your complaint within five working days. If we can't respond fully then, we'll tell you who is dealing with it and when you'll hear from them. We'll do our best to respond fully within four weeks. And if this isn't possible, we'll tell you why and when you can expect a full response.

b) If your complaint is about your authorised insurer

You need to contact them directly. It's best to write to the chief executive, and the address will be on your policy summary.

We're always on hand to pass your complaint on to your authorised insurer, and also to chase them for a reply if you need our help.

If you remain dissatisfied with the final response to your complaint, you can also contact the Financial Ombudsman Service for help and advice.

- Phone: 0845 080 1800
- Email: complaint.info@financial-ombudsman.org.uk
- Post: Insurance Division Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Please make sure you always quote your policy number from your summary or statement of insurance.

This complaints procedure doesn't affect your statutory rights.

Use of personal information

1 The AA group of companies* (including the Automobile Association Personal Finance Limited) (“we”) will use your personal information for the following purposes:

- (a) identify you when you contact us;
- (b) help identify accounts, services and/or products which you could have from us or selected partners from time to time. We may do this by automatic means using a scoring system, which uses the information you have provided, any information we hold about you and information from third party agencies (including credit reference agencies);
- (c) help administer, and contact you about improved administration of, any accounts, services and products we have provided before, or provide now or in the future;
- (d) carry out marketing analysis and customer profiling (including with transactional information), conduct research, including creating statistical and testing information;
- (e) help to prevent and detect fraud or loss; and
- (f) contact you in any way (including mail, email, telephone, text or multimedia messages) about products and services offered by us and selected partners unless you have previously asked us not to do so;

* A list of companies forming the AA group of companies is available from the Data Protection Manager at the address given below.

2 We may allow other people and organisations to use information we hold about you for the purpose of providing services you have asked for, as part of the process of selling one or more of our businesses, or if we have been legitimately asked to provide information for legal or regulatory purposes or as part of legal proceedings or prospective legal proceedings. From time to time, these other people and organisations may be outside the European Economic Area in countries that do not have the same standards of protection for personal data as the UK.

3 We may monitor and record communications with you (including phone conversations and emails) for quality assurance and compliance.

4 We will check your details with fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this. We and other organisations may use and search these records to:

- (a) help make decisions about credit and credit related services for you and members of your household;
- (b) help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and other members of your household;
- (c) trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies; and
- (d) check your identity to prevent money laundering unless you give us other satisfactory proof of identity.

Use of personal information

Continued

- 5 Where you give us information on behalf of someone else, you confirm that you have provided them with the information set out in this document, and that they have not objected to such use of their personal information. Where you give us sensitive data about yourself or another person (such as health details or details of any criminal convictions) you agree (and confirm that the other person has agreed) to our processing such information in the manner set out in this document.
- 6 In connection with this contract we, and other companies in our group, may carry out credit and fraud prevention checks with one or more licensed credit reference and fraud prevention agencies. We and they may keep a record of the search. Information held about you by these agencies may be linked to records relating to other people living at the same address with whom you are financially linked. These records will also be taken into account in credit and fraud prevention checks. Information from your application and payment details of your account will be recorded with one or more of these agencies and may be shared with other organisations to help make credit and insurance decisions about you and members of your household with whom you are financially linked and for debt collection and fraud prevention. This includes those who have moved house and who have missed payments.

If you provide false or inaccurate information to us and we suspect fraud, we will record this and may share it with other people and organisations. We, and other credit and insurance organisations, may also use technology to detect and prevent fraud.

If you need details of those credit agencies and fraud prevention agencies from which we obtain and with which we record information about you, please write to our Data Protection Compliance Manager at The Automobile Association, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.

AA Insurance Services

Introduction to your contents insurance cover

Insurance has been arranged with an insurance company (***authorised insurer***).

This ***authorised insurer*** relied on the information and statements ***you*** gave when they agreed to provide cover. This information and statements together with this policy booklet, ***summary***, the ***statement of insurance*** and any ***endorsements*** form the contract of insurance and must be read together as one document. Please read ***your*** policy and ***summary*** carefully to make sure they meet ***your*** needs.

The ***authorised insurer*** has agreed to insure ***you*** under the terms, conditions and exclusions in or endorsed on this policy booklet. ***You*** are insured against liability, loss or damage that may happen during any period of insurance for which ***you*** have paid or agreed to pay the required premium.

Signed for and on behalf of the ***authorised insurer***.



Andrew Strong
CEO, AA Insurance Services Limited

Important

We have prepared this policy based on the information that ***you*** have given ***us*** about yourself, ***your*** household and ***your*** property. Please let ***us*** know immediately about any changes that affect what ***you*** have told ***us***. If ***you*** do not tell ***us***, ***your*** right to claim may be affected.

Definitions

AA Contents Insurance

Certain words have specific meanings wherever they appear in this policy or **your summary**. To help **you** identify these **we** have printed them in **bold** and *italics* throughout the policy.

AA Insurance Services	Automobile Association Insurance Services Limited.
Accidental damage	Unexpected and unintended damage caused by sudden and external means.
Authorised insurers	For Sections 1, 2, 3 and 3a, the authorised insurer is the insurer shown on your summary .
Bedroom	A room used as a bedroom or originally intended to be used as a bedroom but now used for other purposes.
Building	Your home as shown in the summary and, if they form part of the property : (a) tennis hard courts, swimming pools, ornamental ponds, fountains, terraces, patios, paths, drives, car ports, boundary and garden walls, gates, hedges and fences; (b) fixtures and fittings which belong to you as owner of the home ; and (c) tanks, drains, pipes and cables which service your home .
Business equipment	Computer equipment, facsimile machines, photocopiers, typewriters, word processors, telecommunication equipment, office furniture and stock (not held for sale).
Contents	Household goods, including tenant's interior decorations, valuables and personal belongings , up to the limit shown in the summary . Money up to £500. Fixtures and fittings which belong to you as tenant of your home . Satellite dishes, radio and television aerials, fittings and masts fixed to your home . Contents are only covered if: (a) they belong to you ; (b) you are responsible for them under a hiring or legal agreement; or (c) you are legally liable for them. The following are not included as contents . (a) Road vehicles or any other mechanically propelled or assisted vehicles or toys except domestic gardening equipment, electric wheelchairs and remote-controlled or battery-powered models or toys. Caravans, horse boxes, trailers and trailer tents. Aircraft and hovercraft. Boats, boards and any other watercraft designed to be used in or on water. (b) Parts or accessories designed for or intended for use in or on any item defined in (a) above. (c) Any living creature.
Endorsements	Any changes to the terms of your policy.

Definitions

continued

Fixtures and fittings	Built-in furniture. Built-in domestic appliances. Fixed glass and sanitary ware. Fixed pipes, ducts, tanks, wires, cables, switches, fires, central heating equipment, boilers and storage heaters. Fixed wall, floor and ceiling coverings (other than carpets).
Home	The house, bungalow, flat or maisonette shown in the summary . Domestic garages belonging to the property . Outbuildings if they form part of the property . Excluding items indicated in (a), (b) and (c) under building .
Index linked	To allow for inflation, we will increase the insured value for specified valuables and personal belongings every month in line with the Consumer Durables Section of the Retail Price Index or another suitable index decided by us . For your protection if the index moves downwards we will not reduce the insured value . During the current period of insurance we will not increase your premium to make up for these changes. But your renewal premium will be based on the insured value at the end of the last period of insurance.
Insured value	The amount shown in the summary as the most we will pay for any number of claims arising from the same event.
Money	Cash, cheques, money or postal orders, current postage stamps, National Insurance stamps, saving stamps or certificates, premium bonds, travellers' cheques, luncheon vouchers, gift tokens and travel or admission tickets. (We will only pay the cost of replacing a ticket from the date of loss to the date it would have run out, and only if you cannot get a free replacement ticket.) Cover only applies if these are held for private purposes.
Personal belongings	Clothing (including items of leather and sheepskin) and personal items designed to be worn, used or carried. (This does not include valuables or money .) Pedal cycles, sports equipment (other than excluded under contents) and camping equipment (excluding trailer tents), unless it is shown under ' Contents ' as not being covered.
Policy Summary	The document which provides a brief summary of the main features and benefits, significant exclusions and limitations of the policy.
Policyholder	The person(s) named in the summary .
Property	The building and the land within its boundary.
Statement of Insurance	The document which gives details of you , the authorised insurer , the home and cover.
Unfurnished	When your home is not sufficiently furnished for normal living purposes for more than 30 consecutive days.
Unoccupied	When your home has not been lived in by you , or a person authorised by you , for more than 30 consecutive days.
Valuables	Jewellery, furs (other than sheepskin), watches, items made of gold, silver and other precious metals, photographic equipment (including video cameras and camcorders), portable audio visual or computer equipment (which does not include any equipment only capable of use when connected to mains electricity), mobile phones, microscopes, telescopes, binoculars, portable musical instruments, pictures and other works of art, collections or sets of stamps/coins/medals.
We, our, us	The authorised insurers shown in the summary .
You, your	The policyholder , their spouse/partner, relatives and domestic employees normally living at your home .

Section 1

Standard contents cover

What is it?

This part of your policy covers your household goods, valuables, personal belongings, furniture, furnishings and domestic appliances against a range of incidents such as fire, theft, storm, water damage and vandalism. It also provides cover for accidental damage to electric and gas appliances which are not designed to be portable. You will find full details of what is covered and what is not covered on the following pages. But if at any time you need more information, or would like to check your cover, please phone our **Customer Services Helpline** on **0870 606 1617**.

Optional extra cover

You can take out the following extra cover against:

- Accidental loss or damage to household goods, including furniture and furnishings; Section 2
- Extends the cover provided by section 1 for valuables and personal belongings to include accidental loss or damage and also extends where they are covered to anywhere in the world; Section 3
- Extends the cover provided by section 1 for valuables and personal belongings of high value to include accidental loss or damage and also extends where they are covered to anywhere in the world. Section 3a

You will have to pay an extra premium for this cover.

Important: If you have asked for this extra cover please check your summary to make sure that we have arranged it. If we have not, or you would now like to add these sections to your policy please phone our **Customer Services Helpline** on **0870 606 1617**.

The notes on this page are for your benefit and information. They do not form part of your policy.

Standard contents cover

Your *summary* will show the *insured value*. The value of any *personal belongings* and *valuables* listed specifically on your *summary* will be index linked.

What is insured

- 1 **Contents** (see definitions).
- 2 Up to 20% of the *insured value* in respect of any one claim for reasonable alternative accommodation and reasonable cost of temporary storage of the *contents* if *your home* cannot be lived in as a result of loss or damage insured by this section of the policy.

Where they are insured

- 1 In *your home*.
- 2 While stored in a bank safe deposit or in the strongroom of a bank or solicitor's offices.

What they are insured against

- 1 Loss or damage caused by fire, smoke, lightning, explosion, earthquake, storm, flood, and smudging as a result of fixed oil-fired central heating.

What is not insured

- 1 The first £50 of each incident of loss or damage.
- 2 Any amount above the limit shown on *your summary* for a single item, collection or set of *valuables* or *personal belongings* unless specified on the *summary*.
- 3 Financial securities, certificates or documents of any kind, unless they are stored in a bank safe deposit or in the strongroom of a bank or solicitor's offices.
- 4 Shortages of *money* due to errors and/or omissions.

What they are insured against

- 2 Loss or damage caused by theft or attempted theft.
The most **we** will pay for any one claim for loss or damage to **contents** contained in outbuildings at the **property** or **your** domestic garages is £3,000 in total.
- 3 Loss or damage caused by water or oil as a result of a burst, leaking or overflowing domestic water or heating installation or appliance or piping.
- 4 Loss or damage caused by a collision or impact involving:
 - a vehicle, aircraft or other aerial device (or anything falling from them), or animal; and
 - breakage or collapse of a television or radio aerial, satellite dish, or their fittings and masts.
- 5 Loss or damage caused by falling trees, branches, lamp posts or telegraph poles. This does not include the cost of removing the object which has caused the loss or damage.
- 6 Loss or damage caused by subsidence or ground heave of the site on which the **building** stands or landslip.
- 7 Loss or damage caused by malicious acts or vandalism.

What they are not insured against

Loss or damage:

- while **your home** or any part of it is lent, let, sublet or shared, unless there is forcible and violent entry into or exit from it;
- if **your home** was **unfurnished** or **unoccupied** at the time of the loss or damage.

Loss or damage to **valuables** or **money** contained in a domestic garage or outbuilding.

Loss or damage if **your home** was **unfurnished** or **unoccupied** at the time of the loss or damage.

Loss or damage caused by **your** pets.

Loss or damage if **your home** was **unfurnished** or **unoccupied** at the time of the loss or damage.

Loss or damage caused by **you** or any persons lawfully in **your home**.

Loss or damage caused by or arising from the erasure or distortion of information on computer equipment.

What they are insured against

- 8 Loss or damage caused by riot, civil commotion, strikes, labour or political disturbances.

We also provide the following additional benefits.

What is insured

- 9 **Accidental damage** to:
- domestic electrical or gas equipment or appliances which are not designed to be portable;
 - satellite dishes and aerials;
 - mirrors, plate glass tops to furniture and fixed glass in furniture; and
 - ceramic hobs or tops on free-standing cookers.

What they are not insured against

What is not insured

Loss or damage caused by:

- insects, parasites, or vermin;
- fungus or mildew;
- atmospheric or climatic conditions, frost or the action of light;
- alterations, repairs, maintenance, restoration, dismantling or renovating;
- any process of cleaning, drying, dyeing, heating or washing;
- chewing, scratching, tearing or fouling by pets;
- faulty design or workmanship or using faulty materials;
- mechanical or electrical breakdowns or failure; or
- demolition, structural alterations or structural repairs to **your building**.

Loss or damage if **your home** was **unfurnished** or **unoccupied** at the time of the loss or damage.

Loss or damage caused by or arising from the erasure or distortion of information on computer equipment.

Loss or damage to:

- films, records, audio or video tapes, computer or compact discs, or cassettes; and
- hand-held electronic toys or games.

What is insured

10 Credit cards

Financial loss anywhere in the world following the fraudulent use of any credit card, cheque card, banker's card, debit or cash card. (The card must be issued in Great Britain, Isle of Man, Channel Islands or Northern Ireland.)

The most **we** will pay for any one claim is £500.

11 Deterioration of food

Deterioration of food or drink in the freezer or fridge in **your home** as a result of:

- the accidental failure of the freezing unit;
- refrigerant fumes;
- an accidental power failure.

We will also pay the reasonable cost of hiring another freezer where this is necessary to try and lessen the claim.

The most **we** will pay for any one claim is £500.

12 Lock replacement

The cost of replacing and fitting new locks or lock mechanisms to external doors, windows, intruder alarms and safes installed in **your home** if the keys are lost or stolen anywhere in the world.

The most **we** will pay for any one claim is £250.

13 Metered water or heating oil

Loss of metered water or heating oil following **accidental damage** to the domestic water or heating installation in **your home**.

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

What is not insured

Financial loss where:

- the loss of the card has not been reported to the police and the card company within 24 hours after discovering the loss;
- the card company's terms and conditions have been broken;
- **you** have used the card fraudulently; or
- there has been unauthorised use by **you** or **your** family.

Loss or damage caused by the deliberate act of the supply authority.

Loss or damage if **your home** was **unoccupied** at the time of the loss or damage.

Loss or damage if **your home** was **unfurnished** or **unoccupied** at the time of loss or damage.

What is insured

14 Contents in the open

The **contents** are insured while they are outdoors but within the **property** against loss or damage as a result of causes 1 to 8 of this Section (see pages 12 to 14).

The most **we** will pay for any one claim is £1000.

15 Contents temporarily removed

Loss or damage as a result of causes 1 to 8 of this Section (see pages 12 to 14) while the **contents** are temporarily away from **your home** but within Great Britain, Isle of Man, Channel Islands, Northern Ireland, Republic of Ireland or continent of Europe.

The most **we** will pay for any one claim is £5,000. But for loss or damage caused by theft or attempted theft to **contents** contained in a domestic garage or outbuilding, the most **we** will pay for any one claim is £1,000.

16 Contents belonging to visitors

Loss or damage as a result of causes 1 to 8 of this Section (see pages 12 to 14) to **contents** belonging to **your** visitors.

The most **we** will pay for any one claim is £250 for any one visitor.

17 Christmas seasonal increase

We will automatically increase the **insured value** under this section by 20% from 1 December to 6 January to include items bought for Christmas.

What is not insured

Loss or damage caused by storm, flood or shown as not insured under causes 1 to 8 of this Section (see pages 12 to 14).

Loss or damage to:

- plants, trees, lawn or shrubs; or
- **valuables** or **money**.

Loss or damage shown as not insured under causes 1 to 8 of this Section (see pages 12 to 14).

Loss or damage caused by theft unless it involves forcible and violent entry to or exit from a building, other than a building in which **you** are employed or temporarily living.

Contents away from **your home** for sale or exhibition.

Loss or damage to **contents** temporarily in Halls of Residence or other term-time student accommodation.

Loss or damage to **contents** in a caravan, mobile home or motor home, unless the caravan, mobile home or motor home is within the **property**.

Loss or damage to **contents** which:

- are covered by other insurance; or
- belong to a paying guest or lodger.

What is insured

18 Wedding increase

We will automatically increase the *insured value* under this section by 20% for a month before and after *your* wedding.

19 Fatal accident

We will pay £5,000 if the *policyholder* or their spouse/partner die within 60 days as a direct result of fire, theft or assault by an intruder in the *building*.

The most *we* will pay for any one claim is £5,000.

20 Household removal

The *contents* are insured while they are being moved by a professional removal contractor to *your* new *home* anywhere in Great Britain, Isle of Man, Channel Islands or Northern Ireland.

21 Home office

We will pay up to £5,000 in total for loss or damage to *business equipment* within *your home* as a result of causes 1 to 9 of this Section (see pages 12 to 14).

The most *we* will pay for any one item is £2,000.

22 Title deeds

We will pay up to £250 to replace the title deeds of *your property* following loss or damage as a result of causes 1 to 8 of this Section (see pages 12 to 14) while they are in *your home*.

23 Garden Cover

We will pay up to £250 in total for loss or damage to hedges, lawns, trees, shrubs and plants that *you* own, which are outside the *building* but within the boundaries of the *Property*, as a result of causes 1-8 of this section (See pages 12-14).

What is not insured

Loss or damage while in a furniture store for more than 14 days during the course of removal.

Loss or damage shown as not insured under causes 1 to 9 of this Section (see pages 12 to 14).

Loss or damage not insured under causes 1-8 of this section (See Pages 12-14)

- Caused by natural ageing
- To trees or shrubs which is not caused by theft
- Caused by domestic animals, birds or pets
- Caused by frost
- Caused by subsidence, landslip or heave unless Your Home is damaged by the same cause at the same time.
- Caused by smoke or bonfires.
- From light or atmospheric or climatic conditions.
- Caused by insect, vermin, rot, mildew, fungus or poisoning.

What is insured

1 **Your** liability as occupier of the **building**:

We will insure **you** for all amounts which **you** have legal liability to pay as compensation for accidents which happen in or around **your property** which result in:

- death physical injury disease or illness to any person; or
- loss of or damage to property.

There is a limit of £2 million for all claims arising from any one accident plus costs and expenses which **we** agree to in writing.

2 **Your** personal liability:

We will insure **you** for all amounts which **you** have legal liability to pay as compensation for accidents not connected with the occupation of **your building** which result in:

- death physical injury disease or illness to any person other than **your** employees; or
- loss of or damage to property.

There is a limit of £2 million for all claims arising from any one accident plus costs and expenses which **we** agree to in writing.

What is not insured

1 Liability for:

- loss of or damage to property (other than temporary holiday accommodation) which belongs to or is in the care of **you** or anyone **you** employ; or
- physical injury or illness suffered by **you** or **your** employees.

2 Liability caused by owning any land, buildings or the **property**.

3 Liability as a result of **your** trade, profession, or employment.

4 Liability as a result of any agreement or contract, unless **you** would have been liable anyway.

5 Liability as a result of the ownership, custody, control or use of:

- firearms (other than legally held shotguns or airguns for sporting activities);
- animals (other than horses or pets);
- horses while being used for hunting, racing or playing polo;
- pets which are not normally domesticated in Great Britain, the Isle of Man or the Channel Islands; or
- a dog listed under Section 1 of the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 SI 2292 (NI 21) or any subsequent amending legislation.

6 Liability as a result of:

- a direct or indirect result of assault or alleged assault; or
- any deliberate or wilful or malicious act;

What is insured

3 **Your** liability to **your** domestic employees:

We will insure **you** for all amounts which **you** have legal liability to pay as compensation for causing accidental death physical injury disease or illness to any person in **your** domestic employment within Great Britain, Isle of Man, Channel Islands or Northern Ireland.

There is a limit of £5 million for all claims arising from any one incident including costs and expenses which **we** agree to in writing.

What is not insured

- 7 Liability as a result of **you** owning possessing or using road vehicles or other mechanically propelled or assisted vehicles except:
 - domestic gardening equipment used within the boundary of the **property**; or
 - electric wheelchairs.
 - remote-controlled or battery-powered models or toys
 - use of a vehicle only as a passenger having no right of control.
- 8 Liability as a result of **you** owning possessing or using:
 - caravans (other than temporary holiday accommodation), horse boxes, trailers or trailer tents; or
 - aircraft or hovercraft.
- 9 Liability as a result of **you** owning possessing or using boats (other than temporary holiday accommodation), boards or any other craft or equipment designed for use in or on water except:
 - pedestrian controlled models or toys;
 - hand- or foot-propelled boats which **you** do not own.

Liability which should be covered by compulsory motor insurance or security as required under any Road Traffic Act legislation.

What is insured

4 Irrecoverable court awards:

We will pay all amounts which **you** have been awarded in a court in Great Britain, Isle of Man, Channel Islands or Northern Ireland if after three months the amounts have not been paid to **you** in accordance with the courts award.

We will only make this payment if paragraphs 1 and 2 of this section of the policy would have insured **you** if the award had been made against **you** rather than in **your** favour.

We have the right after settling **your** claim to take any action **we** become entitled to upon making payment.

There is a limit of £100,000 for all claims (including legal costs) arising from any one incident.

What is not insured

You are not covered if the incident leading to court action happened outside the period of insurance.

We will not pay if anyone is appealing against **your** award.

Liability if **you** are the judgement debtor.

What is insured

1 **Your** liability as a tenant.

We will insure **you** for all amounts which **you** have legal liability to pay under a tenancy agreement for **your building** for the cover detailed on pages 21 to 23.

The most **we** will pay for any one claim is £5,000.

As a result of

- 1 Loss or damage caused by fire, smoke, lightning, explosion, earthquake, storm, flood and smudging as a result of fixed oil-fired central heating.
- 2 Loss or damage caused by theft or attempted theft.
- 3 Loss or damage caused by water or oil as a result of a burst, leaking or overflowing domestic water or heating installation or appliance or piping.

What it is not insured in respect of your liability as a tenant

- 1 The first £50 of each claim for loss or damage, except for claims for subsidence, ground heave or landslip where the first £1,000 of each incident of loss or damage is not insured.
- 2 Fees which **you** incur:
 - for preparing **your** claim; or
 - without **our** permission.
- 3 Liability for any loss or damage which happens if **your home** was **unfurnished** or **unoccupied** at the time of the loss or damage.
- 4 Liability as a result of **you** owning or leasing the **building**.

What it is not insured against in respect of your liability as a tenant

Loss or damage caused by storm or flood to gates, hedges or fences.

Loss or damage if **your home** was **unfurnished** or **unoccupied** at the time of the loss or damage.

Loss or damage if **your home** was **unfurnished** or **unoccupied** at the time of the loss or damage.

Loss or damage caused by subsidence, ground heave or landslip.

As a result of (continued)

- 4 Loss or damage caused by a collision or impact involving:
 - a vehicle, aircraft or other aerial device (or anything falling from them) or animal; and
 - breakage or collapse of a television or radio aerial, a satellite dish, or their fittings and masts.
- 5 Loss or damage caused by falling trees, branches, lamp posts or telegraph poles. This includes the cost of removing the object which has caused the loss or damage.
- 6 Loss or damage caused by subsidence, ground heave of the site on which the **building** stands or landslip.

What is not insured against in respect of your liability as a tenant

Loss or damage caused by **your** pets.

Loss or damage caused by lopping, topping or felling of trees on **your property**.

The first £1,000 of each incident of loss or damage.

Loss or damage to tennis hard courts, swimming pools, ornamental ponds, fountains, terraces, patios, paths, drives, car ports, boundary and garden walls, gates, hedges and fences unless **your home** is damaged by the same cause at the same time.

Loss or damage caused by:

- coastal or riverbank erosion;
- demolition, structural alterations or structural repairs;
- faulty design;
- foundations which do not meet building regulations at the time of construction;
- any loss or damage where compensation is provided by contract or legislation;
- damage to solid floor slabs or damage resulting from their movement unless the foundations under the outside walls of **your home** are damaged at the same time by the same cause; or
- damage to the **building** caused by the action of chemicals or by the reaction of chemicals with any materials which form part of the **building**.

As a result of (continued)

- 7 Loss or damage caused by malicious acts or vandalism.
- 8 Loss or damage caused by riot, civil commotion, strikes, labour or political disturbances.
- 9 **Accidental damage** for which **you** are legally responsible to cables, underground pipes or underground tanks servicing the **property**.
- 10 **Accidental damage** to glass, ceramic hobs and sanitary fittings, all of which are fixed to, and forming part of **your home**.

What is not insured against in respect of your liability as a tenant

Loss or damage if **your home** was **unfurnished** or **unoccupied** at the time of the loss or damage.

Loss or damage caused by **you**, or any persons lawfully in the **home**.

Section 2, 3 and 3a

Optional extra cover

What is it?

This part of your policy booklet describes the optional extra cover available for the following items:

- Accidental loss or damage to household goods, including furniture and furnishings Section 2 Page 25
- Extends the cover provided by section 1 for valuables and personal belongings to include accidental loss or damage and also extends where they are covered to anywhere in the world; Section 3 Page 28
- Extends the cover provided by section 1 for valuables and personal belongings of high value to include accidental loss or damage and also extends where they are covered to anywhere in the world. Section 3a Page 30

If you have paid for this optional extra cover, please read the following pages carefully to make sure that you understand what you are covered for.

Important: If you have asked for this extra cover, please check your summary to make sure that we have arranged it. If we have not, or you would now like to add these sections to your policy, please phone our **Customer Services Helpline** on **0870 606 1617**.

The notes on this page are for your benefit and information. They do not form part of your policy.

Optional extra cover for household goods (Section 2)

Your *summary* will show if *you* have cover under this Section and the *insured value*.

What is insured

- 1 **Contents** (see definitions).

What is not insured

- 1 The first £50 of each incident of loss or damage.
- 2 **Money, valuables** and **personal belongings**.
- 3 Loss or damage if **your home** was **unfurnished** or **unoccupied** at the time of the loss or damage.
- 4 Financial securities, certificates or documents of any kind unless they are stored in a bank safe deposit or in the strongroom of a bank or solicitor's offices.

Where they are insured

- 1 In **your home**.
- 2 While they are outdoors but within the boundaries of **your home**. The most **we** will pay for any one claim is £1,000.
- 3 While they are being moved by a professional removal contractor anywhere in Great Britain, Isle of Man, Channel Islands and Northern Ireland.
- 4 While they are temporarily away from **your home** anywhere in the world.

The most **we** will pay for any one claim is £5,000. But for loss or damage caused by theft or attempted theft to **contents** contained in a domestic garage or outbuilding the most **we** will pay for any one claim is £1,000.

Where they are not insured

- 1 In a furniture store for more than 14 days during the course of removal.
- 2 While away from **your home** for sale or exhibition.
- 3 In Halls of Residence or other term-time student accommodation.
- 4 In a caravan, mobile home or motor home, unless the caravan, mobile home or motor home is within the **property**.

What they are insured against

- 1 Accidental loss or **accidental damage** (in addition to the causes 1 to 8 covered under Section 1 on pages 12 to 14).

What they are not insured against

- 1 Any loss or damage shown as not insured under causes 1 to 8 (on pages 12 to 14) of Section 1 of this policy.
- 2 Any loss or damage while any part of **your home** is lent, let, sublet or shared.
- 3 Loss or damage if **your home** was **unfurnished** or **unoccupied** at the time of the loss or damage.
- 4 Damage caused by or arising from:
 - insects, parasites or vermin;
 - fungus or mildew;
 - atmospheric or climatic conditions, frost or the action of light;
 - alterations, repairs, maintenance, restoration, dismantling or renovating;
 - any process of cleaning, drying, dyeing, heating or washing;
 - chewing, scratching, tearing or fouling by pets;
 - faulty design or workmanship or using faulty materials;
 - mechanical or electrical breakdowns or failure; or
 - demolition, structural alterations or structural repairs to **your building**.
- 5 Loss or damage caused by or arising from the erasure or distortion of information on computer equipment.

Optional extra cover

for valuables, personal belongings and money (Section 3)

Your *summary* will show if *you* have cover under this Section and the *insured value*.

What is insured

- 1 *Valuables* and *personal belongings* which belong to *you* or which *you*:
 - are responsible for under a hiring or legal agreement; or
 - have in *your* custody and are legally liable for.

The most *we* will pay for any item, collection or set is the amount shown as the single article limit on *your summary*.

- 2 *Your money* up to £500.

Where are they insured

- 1 Anywhere in the world in *your* custody or control.
- 2 The most *we* will pay for any one claim caused by theft or attempted theft from an unattended motor vehicle is £1,000.

What is not insured

- 1 The first £50 of each incident of loss or damage.
- 2 Contact lenses.
- 3 Shortages of *money* due to errors and/or omissions.
- 4 *Valuables* and *personal belongings* in the custody or control of any member of *your* family whilst they are living away from the *home* in Halls of Residence or any other term-time student accommodation.

What they are insured against

- 1 Accidental loss or **accidental damage** (in addition to causes 1 to 8 covered under Section 1 on pages 12 to 14).

What they are not insured against

- 1 Any loss or damage shown as not insured under causes 1 to 8 (on pages 12 to 14) of Section 1 of this policy.
- 2 Sports equipment and portable musical instruments which are damaged while in use.
- 3 Damage caused by or arising from:
 - insects, parasites or vermin;
 - fungus or mildew;
 - atmospheric or climatic conditions, frost or the action of light;
 - alterations, repairs, maintenance, restoration, dismantling or renovating;
 - any process of cleaning, drying, dyeing, heating or washing;
 - faulty design or workmanship or using faulty materials; or
 - mechanical or electrical breakdowns or failure.
- 4 Theft of unattended pedal cycle(s) unless the bicycle is locked in a building or attached by a security device between the cycle frame or back wheel to a permanently fixed structure.
- 5 Loss or damage caused by or arising from the erasure or distortion of information on computer equipment.
- 6 Loss or damage caused by theft or attempted theft from unattended motor vehicles unless in a locked covered boot or glove compartment and there is evidence that forcible and violent entry took place.

Optional extra cover

for valuables and personal belongings specified on your policy summary (Section 3a)

Your *summary* will show if you have cover under this Section and the amount insured for each specified item.

What is insured

- 1 Items specified in the *summary* up to their *insured value* (including any *index linked* increase).

Where are they insured

- 1 Anywhere in the world in *your* custody or control.
- 2 The most *we* will pay for any one claim caused by theft or attempted theft from an unattended motor vehicle is £1,000.

What they are insured against

- 1 Accidental loss or *accidental damage* (in addition to causes 1 to 8 covered under Section 1 on pages 12 to 14).

What is not insured

- 1 The first £50 each incident of loss or damage.
- 2 *Valuables* and *personal belongings* in the custody or control of any member of *your* family whilst they are living away from the *home* in Halls of Residence or any other term-time student accommodation.

What they are not insured against

- 1 Any loss or damage shown as not insured under causes 1 to 8 (on pages 12 to 14) of Section 1 of this policy.
- 2 Sports equipment and portable musical instruments which are damaged while in use.

What they are not insured against

- 3 Damage caused by:
 - insects, parasites or vermin;
 - fungus or mildew;
 - atmospheric or climatic conditions, frost or the action of light;
 - alterations, repairs, maintenance, restoration, dismantling or renovating;
 - any process of cleaning, drying, dyeing, heating or washing;
 - faulty design or workmanship or using faulty materials; or
 - mechanical or electrical breakdowns or failure.
- 4 Theft of unattended pedal cycle(s) unless the bicycle is locked in a building or attached by a security device between the cycle frame or back wheel to a permanently fixed structure.
- 5 Loss or damage caused by or arising from the erasure or distortion of information on computer equipment.
- 6 Loss or damage caused by theft or attempted theft from unattended motor vehicles unless in a locked covered boot or glove compartment and there is evidence that forcible and violent entry took place.

General conditions

relating to claims

What are they?

These conditions tell you what you should do if you want to make a claim and how we will settle your claim.

If you have any questions about making a claim please, phone our **Customer Services Helpline** on **0870 606 1617**.

The notes on this page are for your benefit and information. They do not form part of your policy.

1 Notifying a claim

(a) What *you* must do

- Notify the police immediately if the loss or damage has been caused by theft, attempted theft, malicious people, riot, civil commotion, strikes, labour or political disturbance or any property is lost.
- Phone the number shown on *your summary* as soon as possible. *We* will send *you* a claim form which *you* should fill in and return to *us* as soon as possible.
- Let *us* know about any writ, summons or likely prosecutions.
- Let *us* have any information *we* may reasonably need. (*We* will not pay for this information unless agreed by *us* in writing.)

(b) What *you* must not do

- *You* or anyone acting for *you* must not negotiate, admit or deny any claim without *our* written permission.
- Dispose of any damaged items until *we* have had the chance to inspect them.

2 How *we* will settle *your* claim

Most insurance companies can get discounts on replacing items. This helps to control claim costs and therefore premiums charged. It is at *our* option that *we* will:

- pay the cost of repair;
- replace the item as new; or
- pay the cost of replacing the item as new. (This may be restricted to the discounted replacement price *we* would normally pay.)

If *your* claim is for loss or damage to household linen, clothing or pedal cycles, *we* will take off an amount for wear and tear.

If the cost of replacing all the *contents* as new (less an allowance for wear and tear for household linen, clothing or pedal cycles) is greater than the *insured value* shown on *your summary*, *we* will pay only that proportion of the loss which the *insured value* bears to the total value of the *contents* insured.

3 Matching suites or sets

We treat each item of a matching set or suite of furniture, sanitary fittings, soft furnishings, carpets or other fixtures or fittings as a single item.

We will only pay the cost of repairing or replacing the damaged item. **We** will not pay for repairing or replacing:

- any undamaged area of carpet outside a room or another clearly identifiable boundary within which the damage happened; or
- any undamaged item that is part of a matching set or suite where damage occurs to a specific item of the matching set or suite.

4 Our rights

We are entitled to:

- take over, defend or settle any legal action in **your** name;
- take legal action at **our** expense and for **our** benefit, but in **your** name, to recover any payment **we** have made under the policy; and
- receive from **you** any help and information **we** may need.

5 Salvage

We or **our** agent may enter any building where there has been loss or damage and deal with any salvage in a reasonable way. However, **you** must not abandon property to **us**.

6 Other insurance

If **you** claim under this insurance and there is any other insurance covering the same liability, loss or damage, **we** will pay only **our** proportionate share.

7 Automatic reinstatement to the maximum insured value

We will normally automatically reinstate **your** cover to the maximum **insured value** and any limits set out in **your** contents cover from the date **we** pay any claim. If **we** are not going to do this, **we** will give you written notice before **we** pay **your** claim.

8 Fraudulent claims and statements

If **you** or anyone acting on **your** behalf makes any claim or statement knowing it to be false or fraudulent as regards, amount or otherwise, or if any loss or damage is caused by **your** wilful act or with **your** connivance, **we** will not pay the claim and all cover under this policy will cease and **you** will lose all premiums **you** have paid for this policy. In addition **we** may recover any sums paid by way of benefit under the policy.

If **you** fraudulently provided **us** with false information, statements or documents **we** may record this on anti-fraud databases; **we** may also notify other organisations.

General exceptions and general conditions that apply to the whole policy

What are they?

You should pay particular attention to these general exceptions and general conditions.

General exceptions give details of the incidents or items which your standard contents insurance does not cover. They are not listed anywhere else in this policy booklet.

General conditions give details of how you can cancel this policy and what we expect you to do, and notify us of, throughout your period of insurance. For example, this includes taking adequate care of your property and notifying us as soon as possible of any changes which may affect this insurance.

It is important you read the general exceptions and general conditions so that you understand the basis of which you have undertaken this insurance. If you have any questions, please phone our **Customer Services Helpline** on **0870 606 1617**.

The notes on this page are for your benefit and information. They do not form part of your policy.

General exceptions

This policy does not insure the following:

- 1 Loss or damage to property owned used or held in trust in connection with any business, profession or trade other than what is covered by Section 1 'home office' on page 17.
- 2 Any property or liability insured under a more specific policy.
- 3 Any fall in market value as a result of repairs or reinstatement.
- 4 Loss or damage as a result of delay, confiscation or detention by order of any government or public authority.
- 5 Loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason.
- 6 Any liability arising directly or indirectly from the transmission of:
 - Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused; or
 - any communicable disease by **you**.
- 7 Incidents which took place before the start of this insurance.
- 8 Loss or damage directly or indirectly caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- 9 Damage caused by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 10 Any legal liability, loss or damage to any property, or any resulting loss or expense:
Directly or indirectly caused by or contributing to or arising from:
 - ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
 - the radioactive, toxic, explosive or other hazardous properties of explosive nuclear equipment or its nuclear parts.
- 11 Loss or damage directly or indirectly caused by riot or civil commotion outside Great Britain, Isle of Man, Channel Islands or Northern Ireland.
- 12 Loss, damage, or any resulting loss or liability or injury directly or indirectly caused by, contributed to or arising from pollution or contamination unless it is:
 - caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the **property**; and
 - reported to **us** within 30 days of the end of the period of insurance.In which case, all such pollution or contamination will be considered to have happened at the time of such accident.

- 13 Loss or damage or expense caused by or any legal liability arising from any computer hardware or software or other electrical/electronic equipment not being able to recognise or process any date as the true calendar date. Subsequent loss or damage which is otherwise covered by the policy is nevertheless insured.
- 14 Loss or damage arising from gradually operating causes including deterioration, wear and tear, corrosion, rot or similar causes.
- 15 Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purpose of this exception an act of terrorism means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

General conditions

1 Transfer

The **policyholder** can transfer the **policyholders'** interest in this insurance to someone else with **our** written permission.

2 Cancellation

You

If **You** need to cancel **Your** policy contact **AAIS** on 0870 606 1617 or write to AA Insurance Services, PO Box 2AA, Newcastle NE99 2AA.

You will, for a period of 14 days from the date **You** receive **Your** policy documentation or the date you enter into the contract (whichever is the later), have a right to cancel this policy and receive a refund (unless **You** have made a total loss-claim). This refund will be subject to a charge for the period of cover **You** have received and will be net of commission up to £20 except where cover has not commenced prior to the end of this 14 day period, in which case **You** will be entitled to a full refund of the premium **You** have paid.

Beyond the above period, **You** may cancel this insurance at any time. No refund will be allowed if a claim has been made or has arisen under this insurance prior to such cancellation during the current period of insurance. Any return of premium due would depend on how long the insurance has been in force and will be net of commission (up to a maximum of £75) paid by the **Insurer** to **AAIS** in relation to this insurance.

Insurer and AAIS

If **You** are paying by instalments you irrevocably authorise **AAIS**, as your agent, at **AAIS'** discretion to cancel this insurance following and in accordance with any default notice sent to **You**. **You** also irrevocably authorise **AAIS** to receive any refund of premium and apply it to pay or reduce any sums owed to **AAIS** including commission (up to a maximum of £75) paid by the **Insurer** to **AAIS** in relation to this insurance. Any residual balance of return premium will be paid to **You**.

General conditions (continued)

The **Insurer** or **AAIS** may cancel this insurance by sending at least seven days written notice to **Your** last known address. A full pro rata premium refund will be allowed from the date of cancellation, no deduction will be made for commission and a refund will be allowed regardless of whether a claim has been made under the policy.

Any such cancellation by **You**, the **Insurer** or **AAIS** will not affect any rights and responsibilities arising before cancellation takes place.

- 3 **You** must do all that **you** can reasonably do to avoid injury, loss or damage and protect **your** property. **You** must make sure other people do the same.
- 4 The **policyholder** must contact **us** as soon as possible about any change which may affect this insurance, this includes any changes concerning the **policyholder**, their spouse/partner, relatives and domestic employees, normally living at **your** home. If **you** are not sure if a change is relevant, contact **AA Insurance Services**. When **you** renew **your** policy, **you** must also tell **us** if the **policyholder**, their spouse/partner, relatives and domestic employees, normally living at **your** home have been declared bankrupt or convicted of any criminal offence.
- 5 To safeguard the interest of the **policyholder** under this policy the **policyholder** irrevocably appoints **AA Insurance Services** to act for the **policyholder** to cancel this policy if **AA Insurance Services** believes it is in the best interest of the **policyholder** to do so.
- 6 The **policyholder** and the insurer are free to choose the law applicable to this contract but in the absence of agreement to the contrary, the law of the country in which the **policyholder** resides at the inception of the contract (or, in the case of a business, the law of the country in which the registered office or principal place of business is situated) will apply.
If the **policyholder** is not resident (or, in the case of a business, the registered office or principal place of business is not situated) in England or Wales, Scotland, Northern Ireland, Channel Islands or the Isle of Man the law which will apply is the law of England and Wales.
- 7 The terms and conditions and all other information concerning this insurance are supplied in the English language and **We** undertake to communicate in this language for the duration of the policy.
- 8 Save for the rights granted to **AA Insurance Services** under this contract any person or company who is not a party to this contract does not have any rights they can enforce under this contract by virtue of the Contracts (Rights of Third Parties) Act 1999 except those they have by law.

Endorsements

relating to your policy

What are they?

Endorsements are changes to the normal cover set out in this policy booklet which may apply to your policy. For example, so that you may receive a discount for extra security features.

All the endorsements that can apply to an AA contents insurance policy are listed here. If any of these endorsements apply to your policy, they will be listed on your summary.

If any endorsements apply to your policy and you are not sure what they mean, please phone our **Customer Services Helpline** on **0870 606 1617**.

Important Note

Where reference is made to this important note on any of the following endorsements it means that this endorsement is also shared with an AA buildings insurance endorsement. The meaning of this endorsement for an AA buildings policy is shown in the AA buildings insurance policy booklet.

If you have an AA buildings and contents policy with us you will:

- find the meaning of it for your contents policy in this policy booklet; and
- the meaning of it for your buildings policy in your buildings policy booklet.

The notes on this page are for your benefit and information. They do not form part of your policy.

Endorsements

which apply if listed on your policy summary

01 Interest of named proposers

The policyholder under this policy is.....
.....
not

02 Child minder liability extension

The cover under **your** liability to others on page 18 of Section 1 includes liability as a result of **you** or **your** husband or wife working as a registered child minder for up to children.

03 Limited theft cover

We will only cover loss or damage resulting from theft or attempted theft if it is accompanied by violent and forcible entry to or exit from **your home**.

04 Section 1 – restricted cover

The definition of **contents** under Section 1 is amended to read: Furniture, furnishings and household appliances which belong to **you** or for which **you** are legally liable. The insured value is the amount shown on **your summary** under Section 1.

05 Unoccupancy clause

When **your home** is left unattended for more than 24 hours **we** will not:

- pay the first £250 of each incident of loss or damage under Section 1 in respect of any incident of loss or damage resulting from storm or flood, escape of water or oil, malicious damage or theft or attempted theft;
- provide cover for any item of jewellery, furs, gold or silver and **money** resulting from theft or attempted theft from **your home**; and

- provide cover under Section 1 in respect of loss or damage resulting from escape of water or oil during the period 1st November to 1st April unless central heating is installed and is maintained to a minimum temperature of 58 degrees Fahrenheit (15 degrees Centigrade), or **you** have turned off all water supplies at the mains and drained the water from the system.

Further, it is a condition that:

- **you** maintain the security precautions in good working order at **your home** at all times;
- **you** put all security precautions into operation whenever the **home** is left unattended; and
- **your home** is visited at least once a week by **you** or a competent person acting on **your** behalf and thoroughly inspected externally and internally with any defaults rectified immediately.

Please see Important Note on page 39.

06 Guest house/bed and breakfast accommodation liability extension

We understand that **your home** is used by paying guests for bed and breakfast accommodation. Cover under **your** liability to others on page 18 of Section 1 therefore includes liability as a result of this use of the property. The number of guests **you** can take is

10 Stamp/coin collection

Your stamp or coin collection is insured under this policy for the maximum **insured value** shown on **your summary**. The following conditions apply:

- **you** must keep the stamps or coins in a locked cabinet or drawer unless **you** are handling them;

- **we** will not pay more than £100 for the loss or damage of any single stamp or coin unless this is insured as a separate item;
- loose individual or unmounted stamps or coins are not insured;
- when moving the stamps or coins from one place to another, they must be carried by **you** or by an adult authorised by **you**. Or **you** can send them by registered post;
- the amount **we** will pay for loss of or damage to a single stamp or coin will not be more than two-thirds of the value shown in:
 - the current Stanley Gibbon’s catalogue for stamps; or
 - the current catalogue of CNG Incorporated, 14 Old Bond Street, London W1X 2DB, for coins.

12 Items in the bank

The items listed below are insured against the causes applicable to Section 3 and Section 3a but only whilst permanently deposited for safe keeping in a bank safe deposit or strongroom of a bank. The **insured value** for such items is as stated on **your summary** against the section entitled “Items kept permanently in bank safe”.

Further, it is a condition that **we** are notified by **you** prior to any item being removed from the bank for any period.

Items:

.....

14 Security for valuables

When **you** are not wearing **your** jewellery, watches or similar **valuables** listed in the **summary**, cover under this policy for loss or damage by theft or attempted theft will only apply if they are kept in a locked safe approved by **us**. **You** must take reasonable precautions to prevent keys being lost or stolen.

15 Alarm condition

When **you** go to bed for the night or leave **your home** unattended, cover against theft, attempted theft, vandalism or acts of malicious persons will only apply if **your home** is protected by an intruder alarm approved by **us**. The alarm must be tested when **you** set it and regularly inspected under an approved service contract.

If the alarm breaks down, **you** must:

- tell the alarm company;
- arrange for repair work to begin as soon as possible;
- tell **us**; and
- take any action **we** suggest to protect **your** property.

19 Living on business premises

Your home is part of a building which is used for

.....

This policy does not apply to that part of the **building** used for business purposes. If **you** become aware of any material change which may affect **your** cover, **you** must tell **us** immediately. **We** may ask **you** to pay an additional premium.

23 Additional claims excess

Under the first paragraph of “What is not insured” of Section 1. The amount **you** must pay is increased to the amount as shown on the reverse of **your summary** of any claim for:

- the breakage of fixed glass, double glazing or sanitary fixtures;
- loss or damage caused by theft, attempted theft or malicious people;
- loss or damage caused by oil leaking from a fixed heating installation; or
- loss or damage caused by burst, leaking or overflowing water from tanks or pipes or equipment.

26 Indemnity clause

Part 2 of **our** general conditions relating to claims is amended to read as follows:

We will pay the cost of any items as new less an amount for wear and tear or depreciation or **we** may pay at **our** option the cost of repairing the items. If the cost of replacing all the **contents** is greater than the **insured value**, **we** will pay only that proportion of the loss which the maximum **insured value** bears to the total value of the **contents** insured.

31 Voluntary additional claims excess

Under the first paragraph of “What is not insured” of Sections 1, 2, 3 and 3a. The amount **you** must pay for all incidents of loss or damage is shown in **your summary**. This is in addition to any other amount shown under Sections 1, 2, 3 or 3a.

50 Free format

Used as necessary to restrict cover or confirm cover details.

56 Intruder alarm – additional claims excess

When **you** go to bed for the night or leave **your home** unattended, **you** will be responsible for the first £500 of each incident for loss or damage involving theft, attempted theft, vandalism or acts of malicious people unless:

- **your home** is protected by an approved intruder alarm;
- **you** have set the alarm;
- **you** have taken the keys out of the alarm; and
- the keys are removed from **your home** if it is unattended.

The alarm must be tested when **you** set it and inspected under a yearly service contract with an intruder alarm company approved by the National Approval Council of Security Systems (NACOSS), National Security Inspectorate (NSI) or Security Systems & Alarm Inspection Board (SSAIB).

If the alarm breaks down, **you** must:

- tell the alarm company immediately;
- arrange for repair work to begin as soon as possible;
- tell **us**; and
- take any action **we** suggest to protect **your** property.

65 Alternative accommodation

You are not covered under Section 1 for the cost of alternative accommodation if **your home** cannot be lived in as a result of subsidence, ground heave or landslip.

67 Fitting and use of door and window locks

When **you** go to bed for the night or leave **your home** unattended, cover under this policy against loss or damage by theft or attempted theft, vandalism or acts of malicious people will only apply if **you** have fitted the following door and window locks required by **us**. The locks must be used and the keys removed from them. (Apart from window locks in the bedrooms that are being used.)

Final exit door

- fitted with a lock which meets British Standard 3621. If Aluminium/UPVC construction then fitted with a multi-point locking system which incorporates a lever or cylinder deadlock, capable of being secured by a key from both sides.

Other single external doors including access doors from garages, but not french windows, double doors and patio doors:

- fitted with a lock which meets British Standard 3621; or
- a key-operated lock with bolts at the top and bottom. (For solid doors, these bolts should be at least 10 inches long. For glass-panelled doors, key-operated mortice rack bolts must be fitted.) For Aluminium/UPVC construction then fitted with a multi-point locking system which incorporates a lever or cylinder deadlock, capable of being secured by a key from both sides.

Double doors (french windows or doors)

- fitted with a key-operated lock and key-operated mortice rack bolts top and bottom of both doors.

Patio doors

- fitted with key-operated patio door locks at the top and bottom of each sliding door as well as the manufacturer's lock or a multi-point locking system which incorporates a lever or cylinder deadlock, capable of being secured by a key from both sides.

Windows and rooflights

- all windows and rooflights which can be opened and that are accessible without the use of a ladder must be fitted with key-operated window locks.

68 Additional claims excess

Under the first paragraph of "What is not insured" of Sections 1, 2, 3 and 3a. The amount **you** must pay for accidental loss or **accidental damage** is increased to £75 unless a more specific excess applies.

Please see Important Note on page 39.

69 Additional claims excess

Under the first paragraph of "What is not insured" of Sections 1, 2, 3 and 3a. The amount **you** must pay is increased to £100 unless a more specific excess applies.

Please see Important Note on page 39.

70 Additional claims excess

Under the first paragraph of "What is not insured" of Sections 1, 2, 3 and 3a. The amount **you** must pay is increased to £250 unless a more specific excess applies.

Please see Important Note on page 39.

74 Use of the home for business purposes

We agree that using part of **your home** as an office does not affect the cover provided by this policy.

Note: **We** will not cover legal liability as a result of trade, profession or employment.

82 Exclusion of specific cover

Your policy does not provide any cover for the following..... items.

Description	Value
.....	£
.....	£
.....	£
.....	£
.....	£
.....	£
.....	£

83 Business use within the home

You have declared that the insured **property** will be used in part in connection with the business or occupation of

It is agreed that such business use will not affect the cover provided by this policy.

Note: **We** will not cover legal liability as a result of trade, profession or employment.

84 Business use within the home

You have declared that room(s) of the insured **property** will be used for business purposes.

It is agreed that such business use will not affect the cover provided by this policy.

Note: **We** will not cover legal liability as a result of trade, profession or employment.

85 Additional claims excess

Under the first paragraph of "What is not insured" of Section 1. The amount **you** must pay for all incidents of loss or damage is increased to the amount as shown on the reverse of **your summary**.

86 Additional claims excess

Under the first paragraph of "What is not insured" of Section 2. The amount **you** must pay for all incidents of loss or damage is increased to the amount as shown on the reverse of **your summary**.

87 Additional claims excess

Under the first paragraph of "What is not insured" of Section 3. The amount **you** must pay for all incidents of loss or damage is increased to the amount as shown on the reverse of **your summary**.

89 Additional claims excess

Under the first paragraph of "What is not insured" of Sections 1, 2, 3 and 3a. The amount **you** must pay for accidental loss or **accidental damage** is increased to the amount as shown on the reverse of **your summary**. The amount **you** must pay for all other incidents of loss or damage is unaltered by this **endorsement**.

90 Additional claims excess

Under the first paragraph of "What is not insured" of Section 1. The amount **you** must pay for loss or damage resulting from theft or attempted theft is increased to the amount as shown on the reverse of **your summary**. The amount **you** must pay for all other incidents of loss or damage is unaltered by this **endorsement**.

91 Additional claims excess

Under the first paragraph of "What is not insured" of Section 1. The amount **you** must pay for loss or damage resulting from malicious damage is increased to the amount as shown on the reverse of **your summary**. The amount **you** must pay for all other incidents of loss or damage is unaltered by this **endorsement**.

92 Additional claims excess

Under the first paragraph of "What is not insured" of Section 1. The amount **you** must pay for loss or damage resulting from storms, floods or escape of water or oil is increased to the amount as shown on the reverse of **your summary**. The amount **you** must pay for all other incidents of loss or damage is unaltered by this **endorsement**.

96 Exclusion of subsidence

No cover is provided in respect of loss or damage caused by subsidence, ground heave or landslip under cause 6 of Section 1. Please see **Important Note on page 39**.

Call to find out more about:

Insurance

- Car Insurance
- Motorcycle Insurance
- Van Insurance
- Classic Car Insurance
- Home Insurance
- Travel Insurance
- Life Insurance
- Pet Insurance
- Caravan Insurance
- Holiday Homes Insurance
- Personal Injury Claims
- Overseas Car Insurance
- Golf Insurance
- Business Insurance

Breakdown

- Breakdown Cover
- European Breakdown Cover

Financial Services

- Personal Loans
- Visa Cards
- Savings
- Car Loans

Other Services

- Driving School
- Maps, Guides and Atlases

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