



Home Insurance Policy Booklet



Welcome to Automobile Association Insurance Services Limited

Thank you for choosing to insure your home with us. Our aim is to combine value for money with peace of mind, making home insurance as straightforward as possible.

Your Policy Booklet, Statement of Fact and any Important Notices and Endorsements set out everything you need to know about your home insurance cover. If there's anything you're not sure about, our experienced customer service team are there to help you with all your home insurance needs.

If you call us, calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to numbers starting with 01, 02 and 03 are charged at national call rates and are usually included in inclusive minute plans from landlines and mobiles. Charges may vary dependent on your network provider. Please check with your provider for full details.

Important

It's important that the information provided by you or on your behalf is provided honestly, fully and to the best of your knowledge.

If any of your insurance, or personal details set out in your Statement of Fact are incorrect or incomplete, or if you need to make a change (e.g., change of address), go online or call the Customer Services Helpline as soon as possible. Failure to do so may result in your insurance being cancelled or treated as if it never existed, or in your claim being rejected or not fully paid.

Valuations

If you hold contents cover, we recommend that for items of jewellery or valuables, you have an up-to-date valuation, and they are kept in a safe place. This will help with the handling of any claim if your items are lost or destroyed. For items of jewellery, valuables and personal possessions valued at more than £500, a valuation or proof of purchase may be required if you make a claim.

We also recommend you keep a photograph and full description of any valuable items, including serial and model numbers, to help with identification in the event of a theft.

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

Introducing our Silver, Gold and Platinum cover levels

We offer 3 types of home insurance cover, Buildings Insurance, Contents Insurance and Joint Buildings and Contents Insurance. For each, we offer 3 levels of cover, Silver, Gold and Platinum, each offering varying features and benefits.

Check your Statement of Fact for the level you've chosen and look out for the relevant Silver, Gold, or Platinum badge below throughout your booklet to find out more about your cover. Your Statement of Fact will also confirm any additional cover you have on your policy, and these sections of cover are clearly labelled toward the back of this booklet.

Silver

Gold

Platinum

A guide to your policy booklet

How to contact us	5
About your policy	6
Demands and needs	8
Endorsements relating to your policy	8
Table of excesses and benefits	9
Definitions	14
Section 1: Buildings	19
Section 2: Contents	27
Section 3: Personal Possessions	44
Making a claim: Sections 1 to 3	46
General exceptions that apply to Sections 1 to 3	50
General conditions that apply to Sections 1 to 3	52
Home Legal Expenses	59
Home Emergency and Boiler and Home Emergency Cover	77
Cancellation terms that apply to additional cover	100
How to look after your home: Hints and Tips	104
To make a complaint	106
Use of your personal data	109

► How to contact us

If you need to make a claim, or have any questions about your policy, here are the contact details you'll need to get in touch.

Have your policy number and customer ID to hand when you get in touch. You can find them on your Statement of Fact.

	If you'd like to:	Web addresses & contact details
Managing your policy	view your documents and manage your policy online – you can make most changes online, and they're fee-free	Visit www.theaa.com/your-account 24/7
	- discuss your policy/renewal - cancel your policy - cancel your renewal	0330 053 0203
Individual Needs	contact us using Text Relay. Information is also available in large print, Braille and audio on request	0330 053 0460
Claims Helpline	make a claim under Sections 1 to 3 of your policy, please refer to your Statement of Fact where you can find your insurer claims helpline	
Home Legal Expenses	speak to us about: making a Home Legal Expenses claim	0161 428 7039 or email us at aalegalservices@theaa.com
Home Legal Expenses Advice Line	speak to us about: free advice on any personal legal matter covered under the Home Legal Expenses policy	0161 428 7039
Home Emergency and Boiler Cover Home Emergency Cover	speak to us about or report: a home emergency	0330 053 0394, visit www.theaa.homemanager.link  or scan the QR code
Make a complaint	log or discuss a complaint	0344 209 0556 0370 600 1303 (Text Phone)

The authorised insurer and Automobile Association Insurance Services Limited (AAISL) may record telephone calls for quality assurance and compliance purposes.

Text phone users can prefix any of our numbers with 18001.

► About your policy

This booklet explains what our Home Insurance covers. Some parts may not apply to you, depending on what cover you chose. Your Statement of Fact shows the cover you have selected. Read it carefully, along with any Important Notices and Endorsements. Make sure to check what is and what is not covered under each part of your insurance including any extra cover you have.

The terms and conditions under each Section are shown in tables like this:

What's covered	What's not covered
The left side shows what is covered in each part of the policy.	The right side shows any restrictions on the cover or what is not covered in each part of the policy.

There are additional and or more general exceptions that apply to all types and levels of our home insurance. We list these under General Exceptions for Sections 1 to 3 on page 50. Common reasons we won't cover include loss or damage caused by wear and tear, storm damage to gates, hedges and fences or damage that has gradually happened over time.

Everyday Wear and Tear

Over time, your home and belongings naturally wear out from regular use. This is called wear and tear, and it's not covered by your insurance.

Common examples of wear and tear:

Buildings insurance (structure of your home):

- Roof tiles that become loose or cracked after years of wind and rain
- Flat roofs that deteriorate and start to let in water
- Guttering that gets blocked or damaged over time
- Doors, windows, or fences that weaken with age and use

Contents insurance (your belongings):

- A sofa that becomes saggy or faded from daily use
- Carpets that wear thin in high foot traffic areas
- Appliances like washing machines or fridges that stop working due to age
- Scratches or scuffs on furniture from regular use

These issues don't happen suddenly, they build up gradually. That's why it's important to carry out regular maintenance and take care of your home and belongings.

To help protect your home and contents:

- Have your roof and gutters regularly inspected for signs of damage
- Clean and maintain appliances according to the manufacturer's instructions

- Rotate furniture and rugs to even out wear
- Repair or replace worn-out items before they cause bigger problems

Looking after your home and possessions now can help you avoid costly repairs or replacements later - and keep everything in good shape for longer.

Preventing Gradual Damage over time in your home

Some types of damage don't happen all at once, they build up slowly over time. For example, mould growing in a damp bathroom that hasn't been properly ventilated. Your insurance doesn't cover this kind of slow, gradual damage. It does cover sudden and unexpected events, like a burst pipe or storm damage.

Check and maintain your home regularly

Sealant around baths, showers, or sinks and grout between tiles can crack or wear away. When this happens, water can leak and cause hidden damage like mould or rot.

To help avoid this:

- Check sealant and grout for cracks
- Reseal or regROUT when needed
- Keep rooms ventilated

A little care now can prevent big problems later.

Examples of claims which may not be covered

Wear and Tear

After a windy night, a customer noticed several roof tiles were missing and made a claim. The insurer reviewed the weather data and confirmed that wind speeds had not reached the policy's definition of a storm (55mph). They also explained that a well-kept roof should withstand normal weather conditions. The missing tiles suggested wear and tear, which isn't covered under the policy.

Storm

After a storm, a customer found their garden fence blown down and made a claim. The insurer explained that fences, gates, and hedges aren't covered for storm damage because they're more likely to get damaged by wind and rain. The customer would need to pay for the repairs themselves.

Gradual Damage Over Time

A customer's ceiling collapsed because water was leaking from the shower above. The insurer advised that the damage wasn't covered because the damage occurred slowly over time. The leak was caused by worn grout and sealant, which should be regularly maintained. This policy doesn't cover issues resulting from wear and tear or lack of upkeep.

► Demands and Needs

Our home insurance products allow you to choose different types and levels of cover depending on what you need. Your Statement of Fact will confirm the cover you have selected. Your choices depend on your personal situation, so please make sure the cover still fits your needs.

Cover Type	Meets the Demands and Needs of:
Buildings cover	Customers who want to insure their property for loss or damage against a cause listed in Section 1.
Contents cover	Customers who want to insure their contents for loss or damage against a cause listed in Section 2.
Personal Possessions	Customers who want to insure their personal possessions for loss or damage away from home as detailed in Section 3.
Home Legal Expenses	Customers who need cover for legal costs for pursuing, defending and managing disputes in relation to certain types of legal disputes (as set out in this policy booklet), or require access to a range of online legal documents.
Home Emergency and Boiler Cover Home Emergency Cover	Customers who require cover for emergencies in their home (as set out in this policy booklet). The cover helps arrange and pay for work to be carried out to make a temporary repair of the damage.

► Specific Policy Conditions (Endorsements) relating to your policy

What are they?

Specific Policy Conditions (Endorsements) are additional terms or changes to the terms as set out in this policy booklet which may apply to your policy. For example, we may set a minimum standard of security for your home.

If any Specific Policy Conditions (Endorsements) apply to your policy, they will be listed in the Specific Policy Conditions (Endorsements) section of your Statement of Fact.



If you're not sure what they mean, please phone our customer service team on **0330 053 0203**.

► Table of Excesses and Benefits

The table below sets out the level of cover available for Silver, Gold and Platinum buildings and contents insurance, the compulsory excesses that are applicable in the event of a claim, and the maximum you can claim in each section. Please refer to your Statement of Fact to confirm the type and level of cover you have, along with any additional voluntary excesses that may apply in the event of a claim. The terms and conditions included in each section of this booklet provide full details of the cover and any exclusions.

If you hold Buildings and Contents insurance under the same policy with AAISL and claim under both sections, you will only be required to pay one excess and the highest excess will apply.

Compulsory Excesses			
Cover level	Silver	Gold	Platinum
Buildings			
Compulsory Excesses — Buildings			
Buildings	£150	£125	£100
Escape of Water	£500	£400	£300
Subsidence	£1,000	£1,000	£1,000
Accidental Damage	£150	£125	£100
Contents			
Compulsory Excesses — Contents			
Contents	£150	£125	£100
Escape of Water	£500	£400	£300
Accidental Damage	£150	£125	£100
Personal Possessions	£150	£125	£100

Benefits and Claim Limits			
Cover Level	Silver	Gold	Platinum
Buildings Insurance			
Section 1: Buildings			
Total cover limit	Unlimited	Unlimited	Unlimited
Trace and access	£5,000	£5,000	£10,000
Blockage to underground services – pipe repair	£1,000	£1,000	£1,000
Alternative accommodation and rent	£25,000	£45,000	£75,000
Theft or loss of keys	£500	£750	£1,500
Emergency access – home	£1,000	£1,000	£1,000
Emergency access – garden	£1,000	£1,000	£1,000
Legal liability as owner or previous owner	£2,000,000	£2,000,000	£2,000,000
Matching suites or sets	✗	✗	✓
Section 1: Buildings — Accidental Damage			
Accidental damage – up to your total cover limit	Optional	Optional	✓
Contents Insurance			
Section 2: Contents			
Total cover limit	£50,000	£75,000	£150,000
Total limit for personal possessions up to £2000 each (unspecified)	£10,000	£15,000	£30,000

Alternative accommodation and storage	£10,000	£15,000	£25,000
Money in the home	£750	£750	£750
Single item personal possession limit (unspecified)	£2,000	£2,000	£2,000
Theft from outbuildings/ domestic garages	£2,000	£3,000	£5,000
Credit cards	✗	£500	£1,000
Fridge or freezer contents	£100	£300	£1,000
Theft or loss of keys	£500	£750	£1,500
Loss of metered water or heating oil	£2,500	£2,500	£2,500
Contents in the open	£1,000	£1,000	£1,000
Contents temporarily removed	£6,000	£6,000	£6,000
Theft or attempted theft of contents temporarily removed from your home that are contained in a domestic garage or outbuilding	£1,000	£1,000	£1,000
Contents belonging to visitors	£300	£300	£300
Student contents	✗	✗	£5,000
Celebration cover	20%	20%	20%
Fatal accident	£5,000	£5,000	£5,000
Home office	✗	£5,000	£7,500
Home office single item limit	✗	£2,000	£2,000
Title deeds	£2,500	£2,500	£2,500
Digital information	£1,000	£1,000	£1,000
Garden cover	£500	£1,000	£1,500
Occupiers and personal liability	£2,000,000	£2,000,000	£2,000,000

Liability to your domestic employees	£5,000,000	£5,000,000	£5,000,000
Irrecoverable court awards	£100,000	£100,000	£100,000
Tenant's liability	£5,000	£5,000	£5,000
Matching suites or sets	✗	✗	✓

Section 2: Contents — Accidental Damage

Accidental damage — up to your total cover limit	Optional	Optional	✓
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Section 3: Contents — Personal Possessions

Personal possessions	Optional	Optional	From £2,500 (Your Statement of Fact shows your cover limit)
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If you hold Personal Possessions cover, the following limits apply:

Single item personal possession limit (unspecified)	£2,000	£2,000	£2,000
Money away from the home	£750	£750	£750
Theft or attempted theft from an unattended motor vehicle	£1,000	£1,000	£1,000

Additional Cover			
Cover Level	Silver	Gold	Platinum

Additional Cover - Buildings Cover only			
Home Legal Expenses	Optional	Optional	Optional
Home Emergency and Boiler Cover	Optional	Optional	✓
Home Emergency Cover	Not available	Optional*	Not available

Additional Cover - Contents Cover only			
Home Legal Expenses	Optional	Optional	✓
Home Emergency and Boiler Cover	Optional	Optional	Optional
Home Emergency Cover	Not available	Optional*	Optional*

Additional Cover - Joint Buildings and Contents Cover			
Home Legal Expenses	Optional	Optional	✓
Home Emergency and Boiler Cover	Optional	Optional	✓
Home Emergency Cover	Not available	Optional*	Not available

*Optional subject to policy restrictions

Definitions

Certain words and expressions have specific meanings wherever they appear in this section of your Policy Booklet. To help you identify these we've highlighted them in **bold**.

There are additional and alternative meanings to words and expressions that apply to the 'Additional Cover' section of this booklet, for example Home Legal Expenses. You can find these at the start of each section, and they apply only to that section.

AAISL	Automobile Association Insurance Services Limited.
Accidental Damage	Unforeseen and unintentional damage caused by sudden and external means.
Additional Cover	Any Additional Cover that You have chosen to purchase or is included as standard in the level of cover You have chosen. Please refer to Your Statement of Fact to check what Additional Cover You have.
Associated Costs	The cost of clearing a site, demolition, making the Building safe or propping up the Building to carry out repairs.
Authorised Insurer	For Sections 1, 2 and 3 of Your policy, the Authorised Insurer is the insurance company or Lloyd's syndicate which covers You and is shown in Your Statement of Fact .
Bedroom	A room used as a Bedroom or originally intended to be used as a Bedroom but now used for other purposes.
Building	The structure of Your Home and, if they form part of Your Property : • tennis hard courts, swimming pools, ornamental ponds, fountains and permanently fitted hot tubs; • terraces, patios, paths, drives and car ports; • boundary and garden walls, gates, hedges and fences; • permanently fitted solar panels, wind turbines, electric vehicle charging points and ground source heating pumps; • permanent Fixtures and Fittings; and • tanks, drains, pipes and cables.
Business Equipment	Office furniture and home office equipment (e.g., computers, photocopiers and stock that is not held for sale), that is used for clerical business purposes.

Contents	Household goods, Valuables, Personal Possessions and Money (up to £750) which You own or are legally responsible for, Fixtures and Fittings which belong to You as a tenant of Your Home, satellite dishes, masts, radio and television aerials which are fixed to Your Home. The following are not included as Contents: (a) Road vehicles or any other mechanically or electrically propelled or assisted vehicles or toys (except domestic gardening equipment, mobility scooters that do not need to be registered to be used on the road, electric wheelchairs, electrically assisted pedal cycles that do not exceed 15.5mph unassisted and remote-controlled or battery-powered models or toys). Caravans, horse boxes, trailers and trailer tents. Aircraft, drones 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.
Excess	The amount of money You must pay towards the cost of a claim. Your Excess amounts are shown in Your Statement of Fact .
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).
Flood	Invasion of the Property by a sudden large volume of water from the ground up and outside the Building . This does not include water which has escaped from pipes, tanks and other fixed water apparatus at Your Property .
Heave	Upward movement of the ground underneath Your Building , which can happen as a result of the soil expanding or swelling.
Home	The main residence occupied by You at the address shown in Your Statement of Fact, including Outbuildings which form part of the Property. Excludes items listed separately under Building.
Important Notice	The document headed Important Notice which gives details of any changes to the terms and conditions of Your policy in the last 12 months.
Insured Value	The amount shown in Your Statement of Fact as the most We will pay for any number of claims arising from the same event.

Landslip	Downhill movement of soil on sloping ground.
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.
Outbuildings	Detached garages, sheds, greenhouses, summer houses and other permanent buildings which don't form part of the main Building of the Home , are within the boundaries of the Property or on the deeds of the Property , and which are used for domestic or business administration purposes. Outbuildings does not include: 1. Caravans 2. Mobile homes 3. Motor homes 4. Stables 5. Agricultural buildings 6. Car ports or any structure that is open on one or more sides 7. Aviaries, pigeon lofts and tree houses 8. Structures made of canvas, PVC or any other non-rigid or inflatable material 9. Non-permanent structures
Period of Cover	The length of time the policy covers You as shown in Your Statement of Fact .
Personal Possessions	Clothing and personal items designed to be worn, used or carried, Valuables and Money . Pedal cycles including electrically assisted pedal cycles that do not exceed 15.5mph unassisted, sports equipment (other than excluded under Contents) and camping equipment (excluding trailer tents), unless it is shown under Contents as not being covered.
Policyholder	The person(s) named in Your Statement of Fact .
Property	The Building and the land within its boundary.
Settlement	The natural downward movement as a result of the soil being compressed by the weight of the Building within 10 years of construction.
Statement of Fact	The document which gives details of You , the Authorised Insurer , the Home , the cover, the premium and the Period of Cover .

Storm	a) Wind with gusts of at least 55mph and/or, b) Heavy rainfall at a rate of at least 25mm per hour and/or, c) Snow to a depth of at least 30cms in 24 hours and/or, d) Hail that causes damage to hard surfaces or breaks glass. Information: These extreme and violent weather conditions can cause damage to even well-maintained homes. However, damage caused to homes that have not been well-maintained, or caused by normal weather or through damage which has happened gradually over time, is not covered.
Subsidence	Downward movement of the ground underneath the Building which is unconnected to Settlement .
Table of Excesses and Benefits	The Table of Excesses and Benefits shows You what compulsory excesses apply; the benefits available and what cover limits apply under each section of cover.
Unfurnished	When Your Home is not sufficiently furnished for normal living purposes for more than 60 consecutive days.
Unoccupied	When Your Home has not been lived in by You, or a person authorised by You, for more than 60 consecutive days. By lived in We mean You regularly sleep there overnight and carry out activities such as cooking and bathing in Your Property. We will not accept visits and occasional overnight stays as living in Your Home.
Valuables	Jewellery, furs, watches, items made of gold, silver or other precious metals, photographic equipment (including video cameras), portable audio-visual equipment, laptops or other computer equipment (excludes equipment only capable of use when connected to mains electricity), mobile phones, microscopes, telescopes, binoculars, portable musical instruments, works of art and collections, or sets, of stamps/coins/medals. Does not include household items such as televisions, carpets or sofas.
We, Our, Us	The Authorised Insurer .
You, Your	The Policyholder , their spouse/partner, relatives, foster children and domestic employees normally living at Your Home .

Your Contract of Insurance

This insurance has been arranged between an insurance company or certain underwriters at Lloyd's (the **Authorised Insurer**) and **You**, the insured. The name of the **Authorised Insurer** can be found in **Your Statement of Fact**.

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, **Your Statement of Fact**, any **Important Notices** and any **Endorsements** form the contract of insurance and must be read together as one document. Please read these 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 Cover** for which **You** have paid or agreed to pay the required premium.

For Lloyd's underwritten policies: In order that these documents may be signed and issued as evidence of the insurance, the **Authorised Insurer** has entered into a written binding authority contract, which empowers an authorised Director of Automobile Association Insurance Services Limited to sign and issue this policy on behalf of Lloyd's underwriters.



Section 1: Buildings

Your Statement of Fact will show if **You** have buildings cover and what **Excess You** need to pay if **You** need to make a claim. **We** won't pay for fees **You** incur for preparing **Your** claim without **Our** permission.

1. Fire and earthquakes

What's covered	What's not covered
We will cover loss or damage to Your Building caused by fire, smoke, explosion, lightning or by an earthquake.	We won't cover loss or damage caused by: • Cigarette or tobacco burns, unless accompanied by flames • Scorching, melting, warping or other forms of heat damage caused without flames

2. Storm

What's covered	What's not covered
We will cover loss or damage to Your Building caused by a Storm . A Storm is defined as: • Wind with gusts of at least 55mph and/or, • Heavy rainfall at a rate of at least 25mm per hour and/or, • Snow to a depth of at least 30cms in 24 hours and/or, • Hail that causes damage to hard surfaces or breaks glass Information: These extreme and violent weather conditions can cause damage to even well-maintained homes. However, damage caused to homes that have not been well-maintained, or caused by normal weather or through damage which has happened gradually over time, is not covered.	We won't cover loss or damage: • To Your gates, hedges and fences • Caused by wear and tear • Caused by gradual damage over time including deterioration, corrosion, rot or similar cause

3. Flood

What's covered	What's not covered
We will cover loss or damage to Your Building caused by a Flood . A Flood is defined as an invasion of the Property by a sudden large volume of water from the ground up and outside the Building . This does not include water which has escaped from pipes, tanks and other fixed water apparatus at Your Property .	We won't cover loss or damage to Your gates, hedges and fences.



4. Theft

What's covered	What's not covered
We will cover loss or damage to Your Building caused by theft or an attempted theft.	We won't cover loss or damage if Your Home was Unfurnished or Unoccupied at the time.

5. Escape of water or oil

What's covered	What's not covered
We will cover loss or damage to Your Building caused by water or oil escaping, leaking, freezing, bursting or overflowing from pipes and domestic water or heating installations or appliances. This includes damage to any water installation caused by freezing. Trace and Access: We will also pay up to the amount shown in the Table of Excesses and Benefits for the costs We have agreed in advance for locating the source of the damage including the reinstatement of any wall, flooring or ceiling removed or damaged during the search.	We won't cover loss or damage: • Caused by wear and tear • Caused by gradual damage over time including deterioration, corrosion, rot or similar cause • Caused by the lack of grout or sealant • Caused by failure of grout or sealant • If Your Home was Unfurnished or Unoccupied at the time • Caused by Subsidence, Heave or Landslip • Caused by water overflowing from wash basins, sinks, bidets, showers and/or baths as a result of taps being left on, unless You have buildings Accidental Damage cover on Your Statement of Fact • To the tanks, pipes, appliances or heating systems themselves, other than damage caused by freezing For Trace and Access We won't cover: • The repair of the domestic water or heating installation failed pipe, appliance or piping • The cost of finding a leak unless Your Building has been damaged by the leaking water or oil • If there is no valid escape of water or oil claim

6. Collision or Impact

What's covered	What's not covered
We will cover loss or damage to Your Building caused by a collision of impact involving: • A vehicle, aircraft or other aerial device (or anything falling from them) • An animal • A breakage or collapse of a television or radio aerial, satellite dish, or their fittings and masts	We won't cover loss or damage caused by Your pets.



7. Falling Trees and Other Objects

What's covered	What's not covered
We will cover loss or damage to Your Building caused by falling trees, branches, lamp posts, telegraph poles, electricity pylons, poles or overhead cables. This includes the cost of removing the trees, branches, lamp posts, telegraph poles, electricity pylons, poles or overhead cables which have caused the loss or damage.	We won't cover: • Loss or damage caused by lopping, topping or felling of trees on Your Property • The removal of the trees, branches, lamp posts, telegraph poles, electricity pylons, poles or overhead cables if no damage has been caused to Your Building

8. Subsidence, heave or landslip

What's covered	What's not covered
We will cover loss or damage to Your Building caused by Subsidence or Heave of the site on which the Building stands, or Landslip. Subsidence is defined as the downward movement of the ground underneath Your Building unconnected to Settlement. Ground Heave is defined as the upward movement of the ground underneath Your Building, which can happen as a result of the soil expanding or swelling. Landslip is defined as the downhill movement of soil on sloping ground.	We won't cover loss or damage to tennis hard courts, swimming pools, ornamental ponds, fountains, permanently fitted hot tubs, 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. We won't cover loss or damage caused by: • Coastal or riverbank erosion • Demolition, structural alterations or structural repairs • Faulty design or workmanship or using faulty materials • Foundations which did 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 • 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 • Settlement



9. Malicious Acts or Vandalism

What's covered	What's not covered
We will cover loss or damage to Your Building caused by malicious acts or vandalism.	We won't cover loss or damage: • If Your Home was left Unfurnished or Unoccupied at the time of the loss or damage • Caused by You or any persons lawfully in Your Home • Caused while anyone who is not a member of Your family is living in the Home unless force and violence has been used to get into or out of the Home

10. Riots

What's covered
We will cover loss or damage to Your Building caused by riot, civil commotion, strikes, labour or political disturbances.

11. Underground Services

What's covered
We will cover Accidental Damage to any cables, drain inspection covers, underground drains, pipes or underground tanks servicing the Property for which You are legally responsible for. We will also pay up to the amount shown in the Table of Excesses and Benefits for the cost of breaking into and repairing an underground pipe for which You are legally responsible for between the main sewer and Your Home if it is essential to clear a blockage because normal methods of releasing the blockage are unsuccessful. For more information about which water and sewerage pipes are Your legal responsibility please visit ofwat.gov.uk/consumerissues/rightsresponsibilities/supplypipes.



→ Extra Benefits

What is covered?

1. Associated Costs

What's covered	What's not covered
After loss or damage insured by Section 1: Buildings, We will cover the following Associated Costs which We agree to in advance: • Architect's, surveyor's, consulting engineer's, legal and other fees You have to pay to reinstate the Building • Any extra costs You have to pay when reinstating or repairing the Building to comply with Statutory Building Regulations or Municipal or Local Authority Bye-Laws or EC legislation unless You were given notice of the requirement before the loss or damage took place	We won't cover: • Fees which You incur and We have not agreed to in advance

2. Alternative Accommodation and Rent

What's covered	What's not covered
If Your Home cannot be lived in because of an event covered under Section 1: Buildings, We will pay the following costs, providing We have agreed to them in advance: • Your alternative accommodation (which is of a similar size and standard to Your Home) and that of Your domestic pets • Any rent that You would have received • Rent You still have to pay including up to two years' ground rent The most We will pay for any one claim is shown in the Table of Excesses and Benefits.	We won't pay for any costs for livestock and/or horses.



3. Theft or Loss of Keys

What's covered	What's not covered
We will pay for 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 shown in the Table of Excesses and Benefits.	We won't pay for the claim if You have cover under Contents cover or under a more specific policy.

4. Sale of Property

What's covered	What's not covered
If You sell the Building insured by this policy We will continue to provide cover until the completion of the contract of sale, as long as: • This period is not more than 90 days from the date of exchanging contracts or, in Scotland, the date of 'conclusion of missives'; and • You have already insured Your new Building under this policy If You sell the Building insured by this policy it will be covered for the benefit of the person who buys it until the completion of the contract of sale or 'conclusion of missives'.	We won't cover the Building if the buyer has taken out other insurance.

5. Emergency Access - Home

What's covered
We will pay for damage to Your Building caused by fire, ambulance or police services if they have to make a forced entry to Your Home because of an emergency at Your Home. The most We will pay for any one claim is shown in the Table of Excesses and Benefits.

6. Emergency Access - Garden

What's covered
We will pay for damage to Your shrubs, plants and lawn caused by fire, ambulance or police services while attending an emergency at Your Home. The most We will pay for any one claim is shown in the Table of Excesses and Benefits.



Legal Liability as Owner

What's covered

We will pay up to the amount shown in the **Table of Excesses and Benefits** for any one claim, or series of claims arising from any one event, towards amounts **You** and **Your** family legally have to pay as the owner but not occupier for accidents which happen in or around **Your Property** for:

- Compensation for accidental death or injury to any person that happens during the **Period of Cover**
- Compensation for accidental loss or damage to someone else's property that happens during the **Period of Cover**
- Any costs and expenses **You** have to pay in connection with defending any claims, provided that **You** get **Our** written permission beforehand

Your Legal Liability for Buildings you have owned in the past

We will insure **Your** legal liability under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 as the past owner of any Building which **You** lived in at the time of sale or disposal for incidents caused by defective work which happened during the period of cover, in or around that Building and which resulted in:

- Physical injury to or illness of any person other than employees
- Loss of or damage to property

This insurance will continue for 7 years from the date this policy ends. But it will not apply if **Your** liability is covered under more recently effected or current insurance. The limit for all claims arising from any one accident is shown in the **Table of Excesses and Benefits** plus costs and expenses which **We** agree to in writing.

What's not covered

We won't pay for:

- Any cost or expense **We** have not agreed in writing
- Loss of or damage to property which **You** or **Your** family own or are responsible for
- **Your** Death or injury (including illness, disease and virus)
- Any liability caused by occupation of any land, **Building** or the **Property**
- Any claim arising out of any trade, profession, employment, or business
- Any claim where **You** are entitled to cover under any other insurance
- Any liability **You** have under an agreement if **You** would not have that liability if the agreement did not exist
- Any liability arising from The Party Wall etc. Act 1996, which provides a framework for preventing and resolving disputes in relation to party walls, boundary walls and excavations near neighbouring buildings
- Any claim brought in a court outside the UK
- Any building previously owned by a domestic employee
- Death, injury or damage caused by vehicles



→ Accidental Damage

Silver

 **Optional – Check your Statement of Fact**

Gold

 **Optional – Check your Statement of Fact**

Platinum

 **Included as standard**

Your Statement of Fact will show if **You** have cover under this section.

What's covered

We will cover Accidental Damage to Your Building.

Accidental Damage is unforeseen and unintentional damage caused by sudden and external means.

What's not covered

We won't cover 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 using faulty materials
- Mechanical or electrical breakdowns or failure
- Demolition, structural alterations or structural repairs
- **Settlement** or the **Building** moving, or shrinking
- Loss or damage while any part of **Your Home** is lent, let, sublet or shared
- Loss or damage shown as 'What's not covered' under causes 1 to 9 of this section



Section 2: Contents

Your Statement of Fact will show if **You** have **Contents** cover, the level of cover **You** have, and what **Excess You** need to pay if **You** need to make a claim.

What's covered	What's not covered
We will cover Your Contents if they are: • In Your Home. • In halls of Residence or other term-time student accommodation if stated in the Table of Excesses and Benefits under Student Contents • Stored in a bank safe deposit or in the strongroom of a bank or solicitor's offices	We won't cover: • Personal Possessions valued more than £2,000 unless You have specified them in Your Statement of Fact • Shortages of Money due to clerical or accounting errors and/or omissions • 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

1. Fire and earthquakes

What's covered	What's not covered
We will cover loss or damage caused by fire, smoke, explosion, lightning or by an earthquake.	We won't cover loss or damage caused by: • Cigarette or tobacco burns, unless accompanied by flames • Scorching, melting, warping or other forms of heat damage caused without flames

2. Storm

What's covered	What's not covered
We will cover loss or damage caused by a Storm. A Storm is defined as: • Wind with gusts of at least 55mph and/or, • Heavy rainfall at a rate of at least 25mm per hour and/or, • Snow to a depth of at least 30cms in 24 hours and/or, • Hail that causes damage to hard surfaces or breaks glass Information: These extreme and violent weather conditions can cause damage to even well-maintained homes. However, damage caused to homes that have not been well-maintained, or caused by normal weather or through damage which has happened gradually over time, is not covered.	We won't cover loss or damage: • Your gates, hedges and fences • Your Contents left in the open



3. Flood

What's covered	What's not covered
We will cover loss or damage caused by a Flood. A Flood is defined as an invasion of the Property by a sudden large volume of water from the ground up and outside the Building. This does not include water which has escaped from pipes, tanks and other fixed water apparatus at Your Property.	We won't cover loss or damage to Your Contents left in the open.

4. Theft

What's covered	What's not covered
We will cover loss or damage caused by theft or an attempted theft. The most We will pay for any one claim for loss or damage to Contents contained in Outbuildings at the Property is shown in the Table of Excesses and Benefits.	We won't cover 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 • Caused by You or any persons lawfully in Your Home • If Your Home was Unfurnished or Unoccupied at the time of the loss or damage • To Valuables or Money contained in an Outbuilding

5. Escape of water or oil

What's covered	What's not covered
We will cover loss or damage caused by water or oil escaping, leaking, freezing, bursting or overflowing from pipes and domestic water or heating installations or appliances.	We won't cover loss or damage: • Caused by wear and tear • Caused by gradual damage over time including deterioration, corrosion, rot or similar cause • Caused by the lack of grout or sealant • Caused by failure of grout or sealant • If Your Home was Unfurnished or Unoccupied at the time • To the tanks, pipes, appliances or heating systems themselves • Caused by water overflowing from wash basins, sinks, bidets, showers and/or baths as a result of taps being left on, unless You have Accidental Damage cover on Your Statement of Fact



6. Collision or Impact

What's covered	What's not covered
We will cover loss or damage caused by a collision or impact involving: • A vehicle, aircraft or other aerial device (or anything falling from them) • An animal • A breakage or collapse of a television or radio aerial, satellite dish, or their fittings and masts	We won't cover loss or damage caused by Your pets.

7. Falling Trees and Other Objects

What's covered	What's not covered
We will cover loss or damage caused by falling trees, branches, lamp posts, telegraph poles, electricity pylons, poles or overhead cables.	We won't cover: • Loss or damage caused by lopping, topping or felling of trees on Your Property • The cost of removing the trees, branches, lamp posts, telegraph poles, electricity pylons, poles or overhead cables under Your Contents policy

8. Subsidence, heave or landslide

What's covered	What's not covered
We will cover loss or damage caused by Subsidence or Heave of the site on which the Building stands, or Landslip. Subsidence is defined as the downward movement of the ground underneath Your Building. Ground Heave is defined as the upward movement of the ground underneath Your Building, which can happen as a result of the soil expanding or swelling. Landslip is defined as the downhill movement of soil on sloping ground.	We won't cover loss or damage caused by: • Coastal or riverbank erosion • Demolition, structural alterations or structural repairs • Faulty design or workmanship or using faulty materials • Foundations which did not meet building regulations at the time of construction • Any loss or damage where compensation is provided by contract or legislation • Settlement



9. Malicious Acts or Vandalism

What's covered	What's not covered
We will cover loss or damage caused by malicious acts or vandalism.	We won't cover loss or damage caused: • If Your Home was left Unfurnished or Unoccupied at the time of the loss or damage • Caused by You or any persons lawfully in Your Home • Caused by or arising from the erasure or distortion of information on computer equipment • Caused while anyone who is not a member of Your family is living in the Home unless force and violence has been used to get into or out of the Home

10. Riots

What's covered
We will cover loss or damage caused by riot, civil commotion, strikes, labour or political disturbances.

→ Extra Benefits

1. Alternative Accommodation

What's covered	What's not covered
If Your Home cannot be lived in because of an event covered under Section 2: Contents, We will pay the following costs, providing We have agreed to these in advance: • Your alternative accommodation (which is of a similar size and standard to Your Home) and that of Your domestic pets • The cost of temporary storage of Your Contents The most We will pay for any one claim is shown in the Table of Excesses and Benefits.	We will not pay any costs for livestock and/or horses.



2. Credit Cards

What's covered	What's not covered
We will cover 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), where You have reported Your credit card, cheque card, banker's card, debit or cash card for unauthorised or fraudulent use. The most We will pay for any one claim is shown in the Table of Excesses and Benefits.	We won't cover 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 • You have not complied with the card company's terms and conditions • You have used the card fraudulently • There has been unauthorised use by You

3. Fridge or freezer contents

What's covered	What's not covered
We will cover deterioration of food or drink in the freezer or fridge in Your Home as a result of: • Refrigerant fumes • The accidental failure of the freezing unit • An accidental power failure We will cover the cost of hiring another freezer where We have agreed that this is necessary to try and lessen the claim. The most We will pay for any one claim is shown in the Table of Excesses and Benefits.	We won't cover: • Loss or damage caused by the deliberate act of the supply authority • Loss or damage if Your Home was Unoccupied

4. Theft or loss of keys

What's covered	What's not covered
We will cover 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 shown in the Table of Excesses and Benefits.	We won't cover: • Internal door or window locks and keys • Vehicle locks or keys belonging to any motor vehicle



5. Loss of metered water or heating oil

What's covered	What's not covered
We will cover: • Loss of metered water or heating oil following Accidental Damage to the domestic water or heating installation in Your Home • Theft of heating oil from Your Property The most We will pay for any one claim is shown in the Table of Excesses and Benefits.	We won't cover loss or damage if Your Home was Unfurnished or Unoccupied.

6. Contents in the open

What's covered	What's not covered
We will cover Your Contents while they are outdoors but within the Property against loss or damage as a result of causes 1 to 9 of Section 2: Contents. The most We will pay for any one claim is shown in the Table of Excesses and Benefits.	We won't cover loss or damage: • Caused by Storm, Flood • Shown as What's not covered under causes 1 to 9 of Section 2: Contents • To plants, trees, lawn or shrubs • To Valuables or Money

7. Contents temporarily removed

What's covered	What's not covered
We will cover loss or damage as a result of causes 1 to 9 of Section 2: Contents 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, or for loss or damage caused by theft or attempted theft to Contents contained in an outbuilding is shown in the Table of Excesses and Benefits.	We won't cover loss or damage: • Shown as What's not covered under causes 1 to 9 of Section 2: Contents • 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 • Including Accidental Damage to Contents unless You have selected Personal Possessions cover • To 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 (unless stated in the Table of Excesses and Benefits under Student Contents) • To Contents in a caravan, mobile home or motor home, unless the caravan, mobile home or motor home is within the Property



8. Contents belonging to visitors

What's covered	What's not covered
We will cover loss or damage as a result of causes 1 to 9 of Section 2: Contents for Contents belonging to Your visitors. The most We will pay for any one claim for any one visitor is shown in the Table of Excesses and Benefits.	We won't cover loss or damage to Contents which: • are covered by other insurance • belong to a paying guest or lodger

9. Celebration cover

What's covered
We will increase the Insured Value by the amount shown in the Table of Excesses and Benefits for 30 days before and 30 days after: • A religious festival • Your wedding or civil ceremony • The birth or adoption of Your child • Your anniversary or birthday

10. Fatal Accident

What's covered
We will pay up to the amount shown in the Table of Excesses and Benefits for any one claim 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.

11. Household Removal

What's covered	What's not covered
We will cover loss or damage as a result of causes 1 to 9 of Section 2: Contents 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.	We won't cover loss or damage while in a furniture store for more than 14 days during the course of removal.

12. Home Office

What's covered	What's not covered
We will pay up to the amount shown in the Table of Excesses and Benefits for loss or damage to Business Equipment within Your Home as a result of causes 1 to 9 of Section 2: Contents.	We won't pay for loss or damage shown as What's not covered under causes 1 to 9 of Section 2: Contents.



13. Title Deeds

What's covered

We will pay up to the amount shown in the **Table of Excesses and Benefits** to replace the title deeds of **Your Property** following loss or damage as a result of causes 1 to 9 of Section 2: Contents while they are in **Your Home**.

14. Digital Information

What's covered

We will pay for the cost of replacing information **You** have legally purchased and stored on **Your** computer, mobile phone or other computer equipment that can't be recovered and can be evidenced. The loss or damage must have been the result of causes 1 to 9 of Section 2: Contents.

The most **We** will pay for any one claim is shown in the **Table of Excesses and Benefits**.

What's not covered

We won't pay for:

- The costs of remaking a file, tape, disc or disk
- Rewriting the information contained on **Your** equipment

15. Garden Cover

What's covered

We will pay up to the amount shown in the **Table of Excesses and Benefits** for loss or damage to hedges, lawns, trees, shrubs and plants that **You** own, which are outside the **Home** but within the boundaries of the **Property**, as a result of causes 1 to 9 of Section 2: Contents.

What's not covered

We won't pay for loss or damage to What's not covered under causes 1 to 9 of Section 2: Contents or damage:

- Caused by **Storm** or **Flood**
- 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



→ Your Liability

What's covered	What's not covered
Occupiers and Personal Liability We will pay up to the amount shown in the Table of Excesses and Benefits for any one claim, or series of claims arising from any one event, towards amounts You legally have to pay as the occupier of Your Property or a private individual for: • Compensation for accidental death or injury to any person that happens during the Period of Cover • Compensation for accidental loss of or damage to someone else's property that happens during the Period of Cover • Any costs and expenses You have to pay in connection with defending any claims, provided that You get Our written permission beforehand Liability to Your Domestic Employees We will pay up to the amount shown in the Table of Excesses and Benefits for any one claim, or series of claims arising from any one event, towards amounts You and Your family legally have to pay for: • Compensation for accidental death or injury to any person in Your domestic employment within Great Britain, Isle of Man, Channel Islands or Northern Ireland that happens during the Period of Cover • Any costs and expenses You have to pay in connection with defending any claims, provided that You get Our written permission beforehand	We won't pay for: • Any cost or expense We have not agreed in writing • Death or injury or illness (including disease and virus) suffered by You or Your employees other than Your liability to Your domestic employees under Liability to Your Domestic Employees • Any claim arising directly or indirectly from passing on a disease or virus • 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 • Any claim arising out of any trade, profession, employment, or business • Any claim arising out of owning, possessing, or using: ◦ Road vehicles or other mechanically propelled or assisted vehicles and all their parts and accessories (which includes adults' and children's motor vehicles, motorcycles and e-scooters, ride on toys and off-road vehicles such as quad bikes), other than domestic garden equipment while it is being used within the boundaries of Your Property (e.g. ride on lawnmower), electric wheelchairs, electrically assisted pedal cycles that do not exceed 15.5mph unassisted and remote-controlled or battery powered models or toys ◦ Any aircraft (including gliders and hang-gliders), watercraft, hovercraft and all their parts and accessories ◦ Any flying device such as drones or model aircraft ◦ 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 ◦ Caravans, horse boxes and trailers ◦ Firearms (other than legally held shotguns or airguns for sporting activities)



- Any liability as a result of ownership, custody, control or use of:
 - any dogs listed as dangerous under the Dangerous Dogs Act 1991, the Dangerous Dog (Northern Ireland) Order 1991, the Control of Dogs (Scotland) Act 2010, or any amendments to these acts
 - any dog that is dangerously out of control as stipulated within the Dangerous Dogs Act or for which legal action has already been taken
 - Any species of animal not domesticated in the UK
 - Any species of horse including ponies, donkeys and mules
- Any claim arising out of pollution or contamination
- Any claim brought in a court outside the UK
- Any claim where **You** are entitled to cover under any other insurance
- Any liability **You** have under an agreement if **You** would not have that liability if the agreement did not exist
- Any liability arising from The Party Wall etc. Act 1996, which provides a framework for preventing and resolving disputes in relation to party walls, boundary walls and excavations near neighbouring buildings



→ Irrecoverable Court Awards

What's covered	What's not covered
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 the 'what is covered' liability 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. The limit for all claims (including legal costs) arising from any one incident is shown in the Table of Excesses and Benefits.	We won't pay: • If the incident leading to court action happened outside the Period of Cover • For liability if You are the judgement debtor • If anyone is appealing against Your award

→ Tenant's Liability

Your Statement of Fact will show **You** what **Excess You** need to pay if **You** need to make a claim.

What's covered	What's not covered
We will cover all amounts which You have legal liability to pay under a tenancy agreement for Your Building for the cover detailed below. The most We will pay for any one claim is shown in the Table of Excesses and Benefits.	We won't Cover: • Fees You incur for preparing Your claim or without Our permission • Liability for any loss or damage which happens if Your Home was Unfurnished or Unoccupied at the time of the loss or damage • Liability as a result of You owning or leasing the Building • Liability arising from The Party Wall etc. Act 1996, which provides a framework for preventing and resolving disputes in relation to party walls, boundary walls and excavations near neighbouring Buildings



1. Fire and Earthquakes

What's covered	What's not covered
We will cover loss or damage caused by fire, smoke, explosion, lightning or by an earthquake.	We won't cover loss or damage caused by: • Cigarette or tobacco burns, unless accompanied by flames • Scorching, melting, warping or other forms of heat damage caused without flames

2. Storm

What's covered	What's not covered
We will cover loss or damage caused by a Storm. A Storm is defined as: • Wind with gusts of at least 55mph and/or, • Heavy rainfall at a rate of at least 25mm per hour and/or, • Snow to a depth of at least 30cms in 24 hours and/or, • Hail that causes damage to hard surfaces or breaks glass Information: These extreme and violent weather conditions can cause damage to even well-maintained homes. However, damage caused to homes that have not been well-maintained, or caused by normal weather or through damage which has happened gradually over time, is not covered.	We won't cover loss or damage: • To Your gates, hedges and fences. • Caused by wear and tear • Caused by gradual damage over time including deterioration, corrosion, rot or similar cause

3. Flood

What's covered	What's not covered
We will cover loss or damage to Your Building caused by a Flood. A Flood is defined as an invasion of the Property by a sudden large volume of water from the ground up and outside the Building. This does not include water which has escaped from pipes, tanks and other fixed water apparatus at Your Property.	We won't cover loss or damage to Your gates, hedges and fences.



4. Theft

What's covered	What's not covered
We will cover loss or damage caused by theft or an attempted theft.	We won't cover loss or damage if Your Home was Unfurnished or Unoccupied at the time.

5. Escape of water or oil

What's covered	What's not covered
We will cover loss or damage to Your Building caused by water or oil escaping, leaking, freezing, bursting or overflowing from pipes and domestic water or heating installations or appliances. This includes damage to any water installation caused by freezing.	We won't cover loss or damage: • Caused by wear and tear • Caused by gradual damage over time including deterioration, corrosion, rot or similar cause • Caused by the lack of grout or sealant • Caused by failure of grout or sealant • If Your Home was Unfurnished or Unoccupied at the time • To the tanks, pipes, appliances or heating systems themselves; • Caused by Subsidence, Heave or Landslip • Caused by water overflowing from wash basins, sinks, bidets, showers and/or baths as a result of taps being left on, unless You have buildings Accidental Damage cover on Your Statement of Fact

6. Collision or Impact

What's covered	What's not covered
We will cover loss or damage caused by a collision of impact involving: • A vehicle, aircraft or other aerial device (or anything falling from them) • An animal • A breakage or collapse of a television or radio aerial, satellite dish, or their fittings and masts	We won't cover loss or damage caused by Your pets.



7. Falling Trees and other objects

What's covered	What's not covered
We will cover loss or damage caused by falling trees, branches, lamp posts, telegraph poles, electricity pylons, poles or overhead cables.	We won't cover: • Loss or damage caused by lopping, topping or felling of trees on Your Property. • The cost of removing the object which has caused the loss or damage to Your Property

8. Subsidence, heave or landslip

What's covered	What's not covered
We will cover loss or damage caused by Subsidence or Heave of the site on which the Building stands, or Landslip. Subsidence is defined as the downward movement of the ground underneath Your Building. Ground Heave is defined as the upward movement of the ground underneath Your Building, which can happen as a result of the soil expanding or swelling. Landslip is defined as the downhill movement of soil on sloping ground.	We won't cover loss or damage to tennis hard courts, swimming pools, ornamental ponds, fountains, permanently fitted hot tubs, 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. We won't cover loss or 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 • The Building caused by the action of chemicals or by the reaction of chemicals with any materials which form part of the Building We won't cover loss or damage caused by: • Coastal or riverbank erosion • Demolition, structural alterations or structural repairs • Faulty design • Foundations which did not meet building regulations at the time of construction • Any loss or damage where compensation is provided by contract or legislation • Settlement



9. Malicious Acts or Vandalism

What's covered	What's not covered
We will cover loss or damage caused by malicious acts or vandalism.	We won't cover loss or damage: • If Your Home was left Unfurnished or Unoccupied at the time of the loss or damage • Caused by You or any persons lawfully in Your Home • Caused while anyone who is not a member of Your family is living in the Home unless force and violence has been used to get into or out of the Home

10. Riots

What's covered
We will cover loss or damage to Your Building caused by riot, civil commotion, strikes, labour or political disturbances.

11. Underground Services

What's covered
We will cover Accidental Damage to any cables, underground pipes or underground tanks servicing the Property for which You are legally responsible for.

12. Accidental Damage

What's covered
We will cover Accidental Damage to glass, ceramic hobs and sanitary fittings all of which are fixed to and forming part of Your Home .



→ Accidental Damage

Silver

+ Optional – Check your Statement of Fact

Gold

+ Optional – Check your Statement of Fact

Platinum

✓ Included as standard

Your Statement of Fact will show if **You** have cover under this section and what **Excess You** need to pay if **You** need to make a claim.

Where are they covered	Where are they not covered
Your Contents are covered: • In Your Home • While they are outdoors but within the boundaries of Your Home. The most We will pay is shown in the Table of Excesses and Benefits • While they are being moved by a professional removal contractor anywhere in Great Britain, Isle of Man, Channel Islands and Northern Ireland	Your Contents are not covered: • In a furniture store for more than 14 days during removal. • While away from Your Home for sale or exhibition • In Halls of Residence or other term-time student accommodation • In a caravan, mobile home or motor home, unless the caravan, mobile home or motor home is within the Property



What's covered

We will cover Accidental Loss or **Accidental Damage** (in addition to causes 1 to 9 covered under Section 2: Contents) to **Your Contents** and any **Personal Possessions** valued at more than £2,000 that **You** have specified in **Your Statement of Fact**.

What's not covered

We won't cover:

- **Accidental Damage** to 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
- **Accidental Damage to Money**
- **Personal Possessions** valued at more than £2,000 that **You** have not specified in **Your Statement of Fact**
- Sports equipment and portable musical instruments which are damaged while in use
- Any loss or damage shown as What's not covered under causes 1 to 9 of Section 2 – Contents
- Any loss or damage while any part of **Your Home** is lent, let, sublet or shared
- Loss or damage if **Your Home** was **Unfurnished** or **Unoccupied** at the time of the loss or damage
- 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
- Demolition, structural alterations or structural repairs to **Your Building**
- The erasure or distortion of information on computer equipment, including damage to computers by viruses or contamination



Section 3: Personal Possessions

Silver

+ Optional – Check your Statement of Fact

Gold

+ Optional – Check your Statement of Fact

Platinum

✓ Included as standard

Your Statement of Fact will show if **You** have cover under this section along with the cover limit, any specified items and what **Excess You** need to pay if **You** need to make a claim.

Where are they covered

Your Personal Possessions that are valued up to £2,000 are covered outside **Your Property**, anywhere in the world, whilst in **Your** custody or control up to the limit shown on **Your Statement of Fact**.

Your Personal Possessions valued more than £2,000 that **You** have specified in the **Statement of Fact**, to be covered away from **Home**, are covered up to their specified limit anywhere in the world whilst in **Your** custody or control.

What's covered

We will cover **Personal Possessions** which belong to **You** or which **You**:

- Are responsible for under a hiring or legal agreement
- Have in **Your** custody and are legally liable for
- The most **We** will pay for any item, collection or set is the amount shown on **Your Statement of Fact**

We will cover **Personal Possessions** specified as showing as covered away from **Home** in **Your Statement of Fact** up to their cover limit.

We will pay up to the amount shown in the **Table of Excesses and Benefits** for any one claim caused by theft or attempted theft from an unattended motor vehicle on or away from **Your Property**.

We will cover for Accidental loss or **Accidental Damage** to **Your Personal Possessions**.

What's not covered

We won't cover:

- **Personal Possessions** valued more than £2,000 **You** have not specified in **Your Statement of Fact**
- Contact lenses
- Shortages of **Money** due to clerical or accounting errors and/or omissions
- **Personal Possessions** 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
- Any loss or damage shown as What's not covered under causes 1 to 9 of Section 2: Contents
- Sports equipment and portable musical instruments which are damaged while in use

We won't cover any loss or damage caused by or arising from:

- Theft of unattended pedal cycle(s) unless the pedal cycle is locked in a building or attached by a security device between the cycle frame or back wheel to a permanently fixed structure or a cycle rack which is secured to a motor vehicle



- 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
- Chewing, scratching, tearing or fouling by pets
- Mechanical or electrical breakdowns or failure
- Loss or damage caused by or arising from the erasure or distortion of information on computer equipment, including damage to computers by viruses or contamination
- 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
- **Personal possessions** outside of **Your Property** whilst not in **Your** custody or control. What **We** mean by custody or control is:
 - o Being worn and/or carried by **You** or within **Your** reaching distance
 - o Where possessions have been left unattended and **You** have taken steps to secure them. For example, making sure they have been left in a secure place such as in a locked room



► Making a claim – Sections 1 to 3

These conditions tell **You** what to do if **You** want to make a claim and how **We** will settle

Your claim:

- Notify the police as soon as possible and get a crime reference number if the loss or damage has been caused by theft, attempted theft, malicious people, riot, civil commotion, strikes, labour or political disturbance.
- Check **Your** policy documents and **Statement of Fact** carefully to make sure that the loss or damage is covered under **Your** insurance.
- Phone **Us** on the number shown on **Your Statement of Fact** as soon as possible.
- Let **Us** know about any writ, summons or likely prosecutions.
- As soon as reasonably possible after the injury, loss or damage, provide **Us** with details of the claim, including any detailed particulars, proofs or certificates, or original valuations, receipts or proofs of purchases pre-dating the loss, or other documents that **We** may reasonably require, and estimates for repair or replacement. **We** will not pay for this information unless agreed by **Us** in writing.
- If **You** have had to pay a tradesperson to make urgent repairs necessary to prevent further loss or damage, **You** should ask for and keep hold of any receipts they give **You** and take photos to document the damage prior to repairs being undertaken.
- 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.
- If **We** ask, **You** must allow **Us**, an approved supplier or a loss adjuster access to inspect the damage to **Your Buildings** and **Contents**.

Important, please ensure:

- **You** or anyone acting for **You** doesn't negotiate, admit or deny any claim without **Our** written permission.
- **You** or anyone acting for **You** doesn't dispose of any damaged items until **We** have had the chance to inspect them.



If **You** have any questions about making a claim please phone our customer service team on **0330 053 0203**.

How We settle Your Buildings claim

At **Our** option **We** will:

- repair or rebuild the damaged part using **Our** suppliers; or
- make a cash payment if **You** wish to use **Your** own supplier.



If **We** make a cash payment because **You** choose to use **Your** own supplier, **We** will only pay **You** what it would have cost **Us** using **Our** suppliers and therefore the amount **You** receive may be lower than the cost charged by **Your** suppliers.

If a repair is not carried out, or if the loss or damage involves part of the **Building** that is in a poor state of repair or redecoration, then **We** will decide to either:

- a) pay the cost of rebuilding or repairing the damage, less a deduction for any wear and tear; or
- b) pay the difference in the market value of the **Building** immediately before and immediately after the damage. This amount will not exceed what **We** would have paid under point a).

How We settle Your Contents 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.

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 discounted replacement price **We** would normally pay.

Where **We** cannot repair or replace the item as new through **Our** preferred suppliers, **We** will pay the full replacement cost of the item with no discount applied.

If the **Insured Value** shown on **Your Statement of Fact** represents less than 100% of the full replacement cost of the **Contents** of **Your Home**, **We** will reduce the amount claimed in proportion with the underinsurance. For example, if the **Insured Value** of **Your Contents** shown on **Your Statement of Fact** represents 75% of the amount needed to replace all the **Contents**, **We** will only pay 75% of **Your** claim.

Repair guarantee

Repairs completed by **Our** approved repairers as a result of a claim covered by this insurance are guaranteed.

The length of guarantee will vary depending on **Your Authorised Insurer** but will be a minimum of 12 months.

Matching suites or sets

We treat matching sets differently depending on the level of cover **You** have selected. Please refer to **Your Statement of Fact** to confirm what level of cover **You** have.

Where **You** have selected the Silver or Gold level of cover, **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 floor covering and flooring covered by the policy, 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.

Where **You** have selected the Platinum level of cover, for any part of the set or suite that is lost or damaged which **We** cannot repair or replace **We** will:

- pay the cost of replacing the set or suite as new;
- replace the set or suite as new;
- make a cash payment which will not be more than the amount it would have cost **Us** to replace the set or suite using **Our** own suppliers.

If **We** ask, **You** must give up the undamaged parts of the set or suite to **Us** where the full replacement cost has been paid.

Our rights

We are entitled to:

- takeover, 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 directly from **You** any help and information **We** may need.

Salvage

We, or **Our** agent may enter any **Building** where there has been loss or damage and deal with any salvage. However, **You** must not abandon **Property** to **Us**.

Other insurance

If **You** claim under this insurance and **You** have any other insurance covering the same liability, loss or damage, **We** will not pay **Your** claim. However, if the other insurer does not cover the full cost of the claim, **We** will only pay **Our** proportionate share of the loss or damage.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address. Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

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** policy 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.

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** awareness, **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 including the police.

► General Exceptions that apply to Sections 1 to 3

It is important **You** read the General Exceptions and General Conditions so that **You** understand the basis of which **You** have undertaken this insurance.

This policy does not cover the following:

1. Damage caused over time

Loss or damage arising from causes that happen gradually over time including deterioration, wear and tear, corrosion, infestation, rot or similar causes.

2. Business Use

Loss of or damage to property or contents owned, used or held in trust in connection with any business, profession or trade other than what is covered by Section 2 'Home office'.

3. Loss of value or depreciation

Any fall in market value as a result of repairs or reinstatement.

4. Confiscation

Loss or damage as a result of delay, confiscation or detention by order of any government or public authority.

5. Fraudulent payment

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. Disease or Virus

Any legal liability, injury, loss or damage to any property and/or person, or any resulting loss or expense, directly or indirectly caused by or contributing to or arising from:

- any disease or virus contagious or otherwise,
- the fear or threat of any disease or virus,
- government or local authority action in response to any disease or virus.

7. Existing damage

Incidents which took place before the start of this insurance.

8. War

Loss, damage, liability or injury, 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 or confiscation or nationalisation or destruction or damage of property by or under the order of any government or public or local authority.

9. Sonic Bangs

Damage caused by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.

10. **Radioactive contamination**

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; or
- any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

11. **Riot**

Loss or damage directly or indirectly caused by riot or civil commotion outside Great Britain, Isle of Man, Channel Islands or Northern Ireland.

12. **Pollution or contamination**

Any loss, damage, injury or liability arising from pollution or contamination unless caused by:

- a sudden and unforeseen and identifiable accident; or
- leakage of oil from a domestic oil installation at **Your Property**.

13. **Electronic data and computer viruses**

Any loss, damage, destruction, distortion, erasure, corruption, legal liability or alteration to any equipment or electronic data directly or indirectly caused by computer viruses or other attacks such as hacking, malfunction, or the fault of the user.

Computer viruses includes but is not limited to 'Trojan Horse', 'worms' and 'time or logic bombs'.

14. **Terrorism**

Any loss, damage or liability arising from any act of terrorism including but not limited to harm or damage to life or to property by using biological, chemical or nuclear pollution, contamination or cyber-attack.

Any act which could be defined as terrorism under the Terrorism Act 2000.

15. **Deliberate acts**

Any legal liability, injury, loss or damage to any property, contents and/or person caused by or resulting from any unlawful, deliberate, or malicious acts by **You** or anyone lawfully in **Your Home**.

16. **Defects and faults**

Any loss or damage due to defective design, defective materials, faulty materials, faulty workmanship or failure to follow manufacturers' instructions.

17. **Indirect loss**

We will not pay for any losses that are not directly associated with the incident that caused **You** to claim, unless specifically stated in this policy.

► General Conditions that apply to Sections 1 to 3

1. **Inaccurate information**

It's important that the information provided by **You** or on **Your** behalf is provided honestly, fully and to the best of **Your** knowledge.

If any of **Your** insurance, or personal, details set out on **Your Statement of Fact** are incorrect or incomplete, or if **You** need to make a change (e.g., change of address), go online or call **Our** customer service team as soon as possible. Failure to do so may result in **Your** insurance being cancelled or treated as if it never existed, or in **Your** claim being rejected or not fully paid.

2. **Transfer**

The **Policyholder** can transfer their interest in this insurance to someone else with **Our** written permission.

3. **Cancellation**

Procedures are explained below dependent on who invokes cancellation.

Please note that if **You** cancel **Your** policy or it is cancelled by **AAISL** or **Your Authorised Insurer** for any reason, then any **Additional Cover** shall automatically be cancelled on the same date.

No refund will be allowed if a claim has been made or has arisen during the **Period of Cover**.

Cancellation by You



You may cancel **Your** policy at any time. If **You** need to cancel **Your** policy, contact **AAISL** on **0330 053 0203** or write to AA Insurance Services, Q3 Quorum Business Park, Benton Lane, Newcastle Upon Tyne, Tyne & Wear, NE12 8EX.

1. **Cancellation within 14 days if cover has not commenced**

If **You** cancel **Your** policy before it is due to start, **We** will refund any premium paid and the **AAISL** arrangement fee* of £14.99 in full for **Your** policy.

2. **Cancellation within 14 days if cover has commenced**

If **You** cancel within 14 days of **Your** policy starting or within 14 days of receiving **Your** policy documents (whichever is later), **We** will refund any premium paid less the proportionate charge from **Your Authorised Insurer** for the **Period of Cover You** have received and the **AAISL** arrangement fee* of £14.99 for **Your** policy.

3. **Cancellation outside 14 days**

If **You** cancel after 14 days have passed, **Your Authorised Insurer** will refund any premium paid, less an amount for the period the policy has been in force.

AAISL will charge a cancellation fee* of £30 for **Your** policy. **AAISL** will also retain its arrangement fee* of £14.99, for **Your** policy.

If **You** have made a claim on **Your** policy, no refund will be paid. If **You** have chosen to pay **Your** annual premium by instalments and a claim has been made, **You** must pay in full any premium due.

AAISL (Instalment Defaults):

If **You** are paying by instalments **You** irrevocably authorise **AAISL**, as **Your** agent, at **AAISL's** discretion to cancel this insurance (and any **Additional Cover**) following and in accordance with any default notice sent to **You**. **You** also irrevocably authorise **AAISL** to receive any refund of premium from the **Authorised Insurer** and apply it to pay or reduce any sums owed to **AAISL** including **AAISL's** cancellation fee* of £30 for **Your** policy, its arrangement fee* of £14.99 for **Your** policy and any premium outstanding on any **Additional Cover**. Any residual balance of return premium remaining after these deductions will be paid to **You**. Please note where a claim has arisen under this insurance and the policy is cancelled under this paragraph, no refund will be available from the **Authorised Insurer** and no refund of any **AAISL's** fees* will be made and **You** must pay the sum **You** owe to **AAISL** contained in the default notice in full.

Cancellation by The Authorised Insurer or AAISL (excluding instalment default cancellations):

The **Authorised Insurer** or **AAISL** may cancel this insurance if there are serious grounds to do so, these are:

1. **You** provide **AAISL** or the **Authorised Insurer** with inaccurate or incomplete information.
2. **You** act in a fraudulent manner.
3. **You** fail to pay the premium.

4. **You** use threatening or abusive behaviour or language towards **AAISL** or the **Authorised Insurer's** staff or suppliers.
5. **You** make a change to **Your** information or new information has been discovered, which renders the risk no longer acceptable to the **Authorised Insurer** and any of **AAISL's** panel of insurer.

Your Authorised Insurer or **AAISL** will send at least 7 days written notice to **You** last known address. Should **You** make a change which means the risk is no longer acceptable for **Us** to insure, the policy would then be cancelled with immediate effect. The **Authorised Insurer** reserves the right to backdate the cancellation to the date **You** details changed which made it no longer acceptable for **Us** to insure. Provided no claim has been made a full pro rata premium refund from the date of cancellation will be paid to **You** (but no refund of any **AAISL** arrangement or cancellation fees* will be made with the exception of point 5 when no cancellation fee will be charged).

In the event of the **Authorised Insurer** becoming insolvent or becoming unable to pay its debts or ceasing to trade or taking or being the subject of any step in any form of insolvency proceedings, **You** irrevocably authorise that **AAISL** may, as **Your** agent, at **AAISL's** discretion, cancel this insurance by sending notice of cancellation to the **Authorised Insurer** and by sending at least 7 days' notice of cancellation to **You** last known address. **You** also irrevocably authorise **AAISL** to receive any refund of premium.

A full pro rata premium refund will be allowed from the date of cancellation unless a claim has arisen under this insurance prior to such cancellation during the current **Period of Cover**.

If **AAISL** becomes insolvent then the **Authorised Insurer** may either, at its option (1) appoint an administrator to take over **AAISL's** role of collecting premium from **You** and passing such premium to the **Authorised Insurer**, or (2) cancel this policy upon 30 days' notice and give **You** a refund of any premium paid in respect of the unexpired period left on the policy. In the latter case, the **Authorised Insurer** may contact **You** to offer **You** a replacement policy directly with the **Authorised Insurer**. The **Authorised Insurer** shall ensure that the offer of a replacement policy is on no worse terms than **Your** existing policy. Purchasing such replacement policy with the **Authorised Insurer** shall be optional.

*Fees chargeable by **AAISL** in the event of cancellation as referred to in this section shall become due under **Your** separate contract with **AAISL** as set out in the document entitled 'About your contract with us'. (This contract will also be cancelled if **You** cancel **Your** home Insurance policy). Any cancellation by **You**, the **Authorised Insurer** or **AAISL** will not affect any rights and responsibilities arising before cancellation takes place.

If fraud has been identified, then the **Authorised Insurer** or **AAISL** may cancel **Your** policy with immediate effect, treat **Your** policy as if it never existed, or backdate the cancellation to when the fraud was committed. **You** would be notified by letter to **Your** last known address and there will be no refund of any premium or arrangement fee of £14.99 paid by **You** for **Your** policy.

4. **Taking care of Your Property**

You must do all that **You** can reasonably do to avoid injury, loss or damage, protect **Your Property**, and maintain the **Buildings** and **Contents** in good repair. **You** must make sure other people do the same. **Your** policy doesn't cover loss or damage caused by wear and tear or a lack of maintenance. In particular, **You** need to maintain **Your Property**. There are some simple things **You** can do, for example:

On the Outside:

- Check for missing or slipped tiles, or rotten window frames.
- Ensure that gutters and downpipes aren't damaged or blocked by leaves.
- Keep any trees and shrubs near **Your Home** well-trimmed.
- If **Your Home** uses oil, as well as carrying out visual checks yourself, **You** should arrange for the tank and associated pipework to be checked regularly by a competent person.

On the Inside:

Check and replace sealant and grout around baths and showers regularly – these need to be maintained to prevent leakage and **We** won't cover escape of water damage caused by them failing.

5. **Notifying changes**

The **Policyholder** must contact **AAISL** as soon as possible about any change to the information contained in the **Statement of Fact** which may affect this insurance, this includes any changes concerning the **Policyholder**, their spouse/partner, relatives and domestic employees, normally living at **Your Home**. For **Your** home insurance policy to continue to be valid, **You** must advise **AAISL** beforehand if **You**:

- move **Home**;
- know **You** are going to leave **Your Home Unoccupied** for more than 60 consecutive days; or
- are going to have structural building works or make significant changes to **Your Home**, including increasing the number of **Bedrooms** or an extension.
- change **Your** name;
- change **Your** occupation or profession;
- change the occupancy of **Your Home**;
- have made changes to **Your Home** resulting in an increased number of **Bedrooms**;
- let out **Your Home** to tenants or share with lodgers;

- have registered **Your Home** as a business address or use **Your Home** in any part for business, trade or a profession, unless it is just for clerical work and no clients or customers visit, which **You** have not previously notified **AAISL** of;
- have been convicted of any criminal offence (other than a motoring conviction or if it is deemed to be spent under the Rehabilitation of Offenders Act) or have any such prosecution pending;
- have been declared bankrupt, entered into an IVA (Individual Voluntary Agreement) or become subject to bankruptcy proceedings; or
- have suffered a break-in or attempted break-in to **Your Home** which **You** have not previously notified **Us** of.

OR if **Your:**

- **Home** is not in a good State of repair;

AAISL will charge an administration fee of up to £15 in addition to any change in premium by the **Authorised Insurer** if **You** require changes to **Your** policy.

6. Policyholder protection

To safeguard the interest of the **Policyholder** under this policy the **Policyholder** irrevocably appoints **AAISL** to act for the **Policyholder** to cancel this policy if **AAISL** believes it is in the best interest of the **Policyholder** to do so.

7. Applicable Law

The **Policyholder** and the **Authorised 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 and the courts of England and Wales shall have exclusive jurisdiction in any dispute.

8. Language

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.

9. Third Parties

None of the terms and conditions, or benefits, of **Your** insurance cover are enforceable by anyone else other than **You** or someone **You** have authorised. For the avoidance of doubt, and without limiting the above, any rights under The Contract (Rights of Third Parties) Act 1999, or the Contract (Third Party Rights) (Scotland) Act 2017 (as applicable), or any replacement or amendment of such act, are excluded.

10. **Fraud**

If the **Authorised Insurer** discovers that **You**, anybody insured by this policy or anyone acting for **You** has knowingly:

- made a fraudulent or false claim in full or in part or exaggerated the amount of the claim;
- misrepresented any answers to **AAISL** or **Your Authorised Insurer's** questions or withheld any relevant information in order to influence the **Authorised Insurer** to accept a claim;
- provided false or invalid documents in support of a claim;
- made a fraudulent or false application;
- misrepresented any answers to **Our AAISL** or **Your Authorised Insurer's** questions or withheld any relevant information.

The **Authorised Insurer** will:

- investigate the claim which could result in legal action;
- refuse to pay the whole of **Your** claim if any part is in any way fraudulent, false or exaggerated and recover from **You** any costs that the **Authorised Insurer** have incurred.

The **Authorised Insurer** may:

- treat **Your** policy as if it never existed from the date of the fraud or misrepresentation and retain any premium **You** have paid for the policy or
- serve **You** with a 7-day notice of cancellation on all other policies that **You** hold with

Us AAISL and **Your Authorised Insurer**; and

- pass details to the police and share information about **Your** behaviour with other organisations to prevent further fraud.
- retain any premium paid and/or arrangement fee paid by **You** for **Your** policy.

11. **Financial sanctions**

The **Authorised Insurer** or **AAISL** will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would expose the **Authorised Insurer** or **AAISL** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

If any such prohibition or restriction takes effect during the insurance period, the **Authorised Insurer** or **AAISL** may cancel this policy immediately by giving **You** written notice at **Your** last known address. If **Your** policy is cancelled, the premiums already paid for the remainder of the current insurance period will not be refunded to **You**.



Additional Cover

The following sections set out the terms and conditions of the additional cover you may have with your home insurance policy. Please refer to your Statement of Fact to check any additional cover you have.



Home Legal Expenses

If you have Home Legal Expenses as additional cover with your home insurance policy, the following section applies. Please refer to your Statement of Fact to check the additional cover you have.

▶ Home Legal Expenses

	Silver	Gold	Platinum
Buildings Insurance	+	+	+
Contents Insurance	+	+	✓
Joint Buildings & Contents Insurance	+	+	✓



Optional - Check your Statement of Fact



Included as standard

This section includes everything you need to know about Home Legal Expenses. Check your Statement of Fact to see if this cover is included.

What is it?

Home Legal Expenses gives you access to a legal helpline and up to £100,000 (including VAT) of legal expenses cover.

The legal helpline gives you access to help with legal matters covered under the legal expenses policy detailed below 24 hours a day, 365 days a year. The legal expenses policy provides extra protection and extra peace of mind. 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 service team on **0330 053 0203** or email us at **aalegalservices@theaa.com**.

Home Legal Expenses cover is underwritten by AA Underwriting Insurance Company Limited.

Demands and Needs

If this policy has been selected as additional cover, it meets the demands and needs of customers who require up to £100,000 cover for legal costs for pursuing, defending and managing disputes in relation to death or injury, contract disputes (including certain employment contracts), protection of property, tax affairs enquiries and defence of your legal rights as an employee or require access to a range of online legal documents.

→ Online Legal Documents

What are they?

Access to a range of free professional legal documents and pre-prepared letters, such as making a will, contesting bank charges or complaining about a product, service or person. Our documents ask you a series of easy-to-answer questions, each with helpful explanations and often examples. Based on your responses, our online tool drafts and tailors the required clauses to create a document suitable for your circumstances. Once you have prepared the document you can send it to our team of qualified lawyers who will check and approve the document, ensuring it is legally correct before returning the document ready for you to print, sign and use. There are no set restrictions to the number of times you can access and use the legal document templates however we reserve the right to withdraw the service for a particular reason if in our opinion it is being misused and/or abused. We reserve the right to withdraw the service from you or generally at any time without notice.

How do I access them?



Go to **theAA.com/legal-documents** and register using your home insurance policy number. (You will need to wait 48 hours after purchasing this cover before your policy number is effective). For technical support, please call **0330 053 0114** or email **support@aalegaldocuments.co.uk** (8am to 6pm Monday to Friday).

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Help and Advice

Legal Advice Helpline	To make a legal expense claim and for help with legal matters, 24 hours a day, 365 days a year.	0161 428 7039
Online Legal Documents	Free access to a variety of professional legal documents that can be adapted to meet your needs and reviewed by a qualified lawyer.	theAA.com/legal-documents
Customer Services Helpline	We'll be happy to explain any part of this policy, answer your questions and make changes to your personal details.	0330 053 0203

Introduction to your Home Legal Expenses cover

Your Home Legal Expenses cover has been arranged by and the claims service will be administered by the Automobile Association Insurance Services Limited, an insurance intermediary, authorised and regulated by the Financial Conduct Authority. Registered Office: Level 3, Plant, Basing View, Basingstoke, Hampshire, RG21 4HG. Registered in England number 2414212. Home Legal Expenses cover is underwritten by AA Underwriting Insurance Company Limited 2.1 Waterport Place, Europort Road, Gibraltar, GX11 1AA. Incorporation Number 106606. AA Underwriting Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar, The Financial Conduct Authority and is a member of the Association of British Insurers.

AA Underwriting Insurance Company Limited have agreed to insure you for the cost of claims under this policy subject to the terms, conditions and exclusions in or endorsed on this policy wording during any period of cover for which you have paid or agreed to pay the policy premium.

About your Home Legal Expenses policy

This wording clearly sets out the details of your insurance cover. We have relied on the information and statements you gave when agreeing to provide cover. This information and statements together with the Statement of Fact form your insurance policy and must be read together as one document. Please read it carefully to make sure it meets your needs. Remember to check the exclusions and restrictions under each section and those that apply to the whole policy.

The terms and conditions under each section of cover are shown in tables like this:

What's covered	What's not covered
This left side shows what is covered in each part of the policy	This right side shows any restrictions on the cover or situations where we won't cover you

Examples of Home Legal Expenses Claims

Employment Dispute

A customer was made redundant by their employer but did not receive a redundancy payment. The employer claimed the customer had resigned and therefore was not entitled to a redundancy payment. We instructed our solicitors who pursued the employer. After proceedings were issued in the Employment Tribunal, the employer settled the case and paid the customer's claim.

Contract Dispute

A customer purchased new windows and doors for their home from a well-known window company. The windows and doors were poorly fitted and did not match what had been ordered. The customer complained and asked the company to correct the issues with no success. We instructed our solicitors who fought on behalf of the customer. This resulted in the window company settling the claim brought against them.

Clinical Negligence

Despite receiving treatment for symptoms, a customer experienced a significant delay in the diagnosis of prostate cancer by their medical team. This led to serious lifelong medical complications. We authorised solicitors to build a case, and the medical team admitted liability. The case was settled with a positive outcome for the customer.

Personal Injury

Whilst shopping in their local supermarket, a customer tripped over a protruding pallet and sustained injuries. We instructed our solicitors to pursue the claim. They were able to secure a settlement without needing to issue formal proceedings, obtaining compensation for the customer's injuries.

Protection of Property

Tree roots from a neighbouring property were breaking through a customer's paving slabs. The neighbour did not take steps to resolve the issue. We therefore instructed our solicitors, who brought a nuisance claim. The dispute was eventually settled, with the neighbour agreeing to take action to prevent further damage.

Definitions

Certain words and expressions used throughout and up until the end of this Home Legal Expenses section of this policy booklet have a specific meaning. To help identify these we've highlighted them in **bold**.

AAISL	Automobile Association Insurance Services Limited.
Appointed Representative	A solicitor, lawyer or appropriately qualified person, firm or company, including Us , instructed in accordance with Home Legal Expenses Condition 2 (Representation).
Date of incident	• The date of the event; or • the date of the first event where there is more than one event arising from the same cause; or • the date on which the cause of action arises where this relates to the purchase of Your Home; or • for a Full Enquiry, the date when HM's Revenue & Customs first notifies You in writing of its intention to make enquiries; which may lead to a claim under this policy.
Disbursements	Money spent by the Appointed Representative to manage Your claim but not including the Appointed Representative's own fees.
Full enquiry	A full examination opened by HM's Revenue & Customs which comprises all aspects of Your self-assessment tax return. This does not include enquiries that are limited to specific aspects of Your self-assessment tax return.
Group actions	Actions involving individuals not named on the Statement of Fact who may benefit from any work undertaken by an Appointed Representative under this policy will not be covered.
Home	The house, bungalow, flat or maisonette that must be shown in Your Statement of Fact . Domestic garages belonging to the Property . Outbuildings if they form part of the Property .
Inquiry	An inquest held in a Coroner's Court into Your death; a police investigation into an allegation made about You which may lead to You being prosecuted in a magistrates or crown court; civil action being taken against You under sections 168 and 169 of the Data Protection Act 2018; or civil action being taken against You for unlawful discrimination.
Legal Claim	Preparing work for negotiating or defending Your legal rights in a civil court, tribunal or arbitration in the Territory , including negotiating a settlement and any hearings.

Legal Costs	All properly incurred and proportionate Disbursements, fees and expenses charged by the Appointed Representative, or incurred under any fixed recoverable costs scheme, whichever is the lesser. You are not covered for: - any damages, fines or penalties You have to pay; - the cost of any Damage Based Agreement, or Conditional Fee Agreement, that You choose to enter with Your Appointed Representative; or - the cost of any After The Event insurance policy that You choose to enter with Your Appointed Representative.
Legal Proceedings	Action to be taken in a court or tribunal when efforts to settle Your claim by way of negotiation have failed.
Policyholder	The person(s) named in Your Statement of Fact .
Property	Your Home and the land within its boundaries, for which You are legally responsible. The Property must all be at the address shown in Your Statement of Fact .
Reasonable prospects	Where We consider there is a 51% and above chance of succeeding with Your claim and enforcing any award and that it would be reasonable to advise any private paying client in the same circumstances to pursue the claim.
Statement of Fact	The document which provides a record of Your home and home legal expenses insurances. Your Statement of Fact is part of this policy and must be read in conjunction with the policy.
Territory	Gibraltar and the United Kingdom meaning England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands.
Vehicle	Any mechanically propelled motor vehicle (including scooters), aircraft or vessel.
We, Our, Us	AA Underwriting Insurance Company Limited.
You, Your	The Policyholder and their spouse/domestic partner and any other relative, (including adopted and foster children), who permanently live in Your Home .

→ Policy Wording

Your Home Legal Expenses policy provides access to a 24-hour legal helpline **0161 428 7039**, which provides initial advice on any personal legal matter covered under this policy.

Our policy has certain things it does not cover in all parts of Home Legal Expenses. **We** list these under Home Legal Expenses Exclusions.

What's covered	What's not covered
We will cover: • An Appointed Representative arranged by Us; and • Up to £100,000 (including VAT) of Legal Costs under this policy	We won't cover: • Where the amount in dispute is less than £250 • More than £100,000 (including VAT) of Legal Costs for all claims that arise from the same Date of Incident

1. Death, Personal Injury and Clinical Negligence

What's covered	What's not covered
We will cover Legal Costs for You, or in the event of Your death for Your personal legal representatives, for pursuing a Legal Claim that arises from an event, which causes death or bodily injury to You.	We won't cover any claim relating to: • Illness or injury not caused by a sudden or specific accident or that happens gradually • Illness or injury caused by industrial disease • Defence of Your legal right, other than defence of a counter-claim

2. Contract Disputes

What's covered	What's not covered
We will cover Legal Costs for defending or pursuing a Legal Claim arising from a contract dispute over: • You buying, hiring or leasing any personal goods or services • You selling any personal goods • You buying or selling Your Property, including freehold and leasehold disputes	We won't cover: • Any contracts or agreements which You made before the commencement of this Legal Expenses policy • Any breach of a contract or agreement if there has been any break in the continuous cover under this Legal Expenses policy from the date the contract or agreement was made • Work and/or advise by a builder or contractor given to You about the specification, design, planning, building or structural change in or on Your Property where the contract is over £20,000 including VAT • Any disputes relating to buildings or land which is not shown as Your Property • Subsidence, ground heave, or landslip, mining or quarrying • Any loan, borrowing, stocks, shares, debentures, funds, pensions, mortgages, trusts of any kind or other investments • Disputes about shareholding or partnerships • Disputes between a landlord or tenant • A contract entered into by or on behalf of You buying, selling or renting non domesticated animals and livestock

3. Protection of Property

What's covered	What's not covered
We will cover Legal Costs for pursuing a Legal Claim and/or arrangement of mediation for a dispute relating to property which You own or is Your responsibility: • Following an event which causes or could cause physical damage to Your Property • Following a public or private nuisance or trespass, including squatters	We won't cover: • A contract entered into by You • Any disagreement over the position, location, movement or existence of the boundaries of Your Property • Trespass issues where the boundary of Your Property is being disputed • Any buildings or land not shown as Your Property • Any public or private planning matter • The compulsory purchase of, or restrictions or controls placed on Your Property by any government, local or public authority • The actual, planned or proposed construction, closure, demolition, adoption or repair of buildings, housing, roads or bridges by any government, local or public authority • Any work by order of any government, local or public authority • Mining subsidence • Defending any dispute other than defending a counter claim

4. Employment

What's covered	What's not covered
We will cover Legal Costs for pursuing or defending a Legal Claim arising from a dispute with Your employer as an employee under Your contract of employment.	We won't cover any claim relating to: • Personal injury claims involving stress • The Equal Pay Act 1970 (or amending laws) • Travelling expenses, allowances or compensation payments for being off work • You, if You do not hold full employee status e.g. if You are a non-employee worker carrying out a contract for personal services, an office holder or You acting in a self-employed capacity • Any disciplinary procedures brought against You by Your employer, or any internal grievances brought by You

5. Will Disputes

What's covered	What's not covered
We will cover Legal Costs for pursuing a Legal Claim arising from a dispute over: • The will of You deceased parents or grandparents, children, stepchildren or adopted children (where You are a named beneficiary or as a member of a class of beneficiaries with an immediate interest) under The Inheritance (Provision for Family and Dependents) Act 1975 • Challenging the validity of a will of Your parents or grandparents, children, stepchildren or adopted children	We won't cover: • Any disputes where a will has not been previously made, concluded, cannot be traced (intestate) • Any claim where the will subject to dispute does not fulfil the legal requirements for • Making a will, in that the will is either not in writing, or has not been signed by two witnesses in the presence of the person making the will, or has not been signed by or on behalf of the person making the will • The defence of any probate and wills dispute • Any claim where the deceased was not domiciled in the United Kingdom at the time of their death or relates to a will drawn up outside the Territory • Any dispute over assets of the deceased outside the Territory • Non contentious administration of the estate by the personal representative

6. Tax Protection

What's covered	What's not covered
We will represent You in any appeal proceedings following a Full Enquiry into Your tax affairs.	We won't cover any claim relating to Your tax affairs as part of: • An enquiry into a sole-trader's, business partnership's or firm's related tax affairs or any tax affairs related to a company • Investigations conducted by the Civil Investigation of Fraud team, the Special Civil Investigations team or the Criminal Taxes Unit • Any investigations relating to You deliberately under-declaring Your taxable income

7. Defence of your legal rights

What's covered	What's not covered
We will cover Legal defence if an event arises from Your work as an employee, which leads to: • You being prosecuted in a Magistrates or Crown Court • Civil action being taken against You under sections 168 and 169 of the Data Protection Act 2018 • Civil action being taken against You for unlawful discrimination	We won't cover: • Parking or obstruction offences • Claims against You as a Director or Officer of any company

➔ Home Legal Expenses Exclusions

You should read these exclusions carefully together with the Home Legal Expenses Conditions and Home Legal Expenses General Conditions.

The General Conditions and General Exceptions of **Your** home insurance also apply to **Your** Home Legal Expenses cover and these should also be read carefully.

Please also refer to 'How to make a claim'.

We do not cover the following:

1. **Legal Costs** for a **Legal Claim** arising from:
 - a) where the **Date of Incident** arose prior to the commencement of this Legal Expenses policy;
 - b) where the relevant period for bringing a claim has passed;
 - c) an appeal where **You** did not claim originally under this policy and were not represented by **Us**;
 - d) any request to appeal advised to **Us** less than six working days before the deadline to appeal ends;
 - e) any enforcement action relating to a claim not originally covered under this policy and where **You** were not represented by **Us**; or
 - f) any additional **Legal Costs** incurred by any representative beyond those **We** would normally pay under Legal Expenses condition 2 - Representation.
2. Any claim relating to:
 - a) any **Legal Costs** which **You** incur before **We** have accepted **Your** claim;
 - b) any incident that occurs outside of the **Territory**;
 - c) any incident governed by law outside of the **Territory**;
 - d) **Group Actions**;
 - e) where the amount in dispute is less than £250;
 - f) any amount which **You** cannot recover from another insurance policy because an insurer refuses or reduces the claim;
 - g) any disagreement over a contract of insurance which relates only to the amount of **Your** claim;
 - h) a deliberate or criminal act or omission or criminal prosecution of **You** or any proceedings in a court of criminal jurisdiction;
 - i) judicial reviews;
 - j) **Your** affairs if they are in the hands of an insolvency practitioner by court order or by agreement with **Your** creditors;
 - k) any business, profession or trade or any venture for gain including letting the **Property**;
 - l) damages, fines or penalties **You** have to pay;

- m) the annulment of **Your** marriage, divorce, judicial separation, living together, maintenance, custody access, financial arrangements, ancillary relief (dividing money and property following divorce), residence orders, contact orders, specific issue orders, prohibitive steps orders, adoption or other family law matter;
- n) libel, defamation or slander;
- o) patents, copyright, design rights, trade marks, service marks, character or merchandise marks or any other form of intellectual property;
- p) secrecy, confidentiality agreements or computer software or data protection;
- q) any event resulting in suspension of membership or expulsion from a club or society;
- r) professional negligence of any solicitor, lawyer or appropriately qualified person, firm or company acting on **Your** behalf in relation to a claim under this policy;
- s) professional negligence of any solicitor, lawyer or appropriately qualified person, firm or company acting on **Your** behalf where the original matter, for which they were instructed, is not covered under this policy;
- t) where **Your** opponent is also insured under this policy;
- u) any disputes with **Us** or an AA Group Company or the AA **Authorised Insurer**; or
- v) any referral to the European Court.

→ Home Legal Expenses Conditions

You should read these conditions carefully together with the Home Legal Expenses Exclusions and Home Legal Expenses General Conditions.

The General Conditions and General Exceptions of **Your** home insurance also apply to **Your** Home Legal Expenses cover and these should also be read carefully.

Please also refer to 'How to make a claim'.

1. Claims

You must:

- a) contact **Us** as soon as possible after anything happens which may lead to a **Legal Claim**;
- b) have submitted a completed legal expenses claim form within 180 days of the **Date of Incident** which **You** may claim for under this policy. If **You** submit **Your** legal expenses claim form outside of this period **We** will not pay for any **Legal Costs** incurred as a result of **Your** delay. A **Legal Claim** will only be considered once a fully completed legal expenses claim form has been received by **Us**. For information, please refer to 'How to make a claim';
- c) make every effort to provide all documents and/or any information requested by **Us** or **Your Appointed Representative** in a timely manner so as not to prejudice **Your** case or incur unnecessary costs;
- d) do everything **You** can to keep **Legal Costs** as low as possible or avoid **Legal Proceedings**;
- e) consider with **Us** and/or **Your Appointed Representative** all approaches to settle the dispute without **Legal Proceedings**;

- f) co-operate with **Us** and **Your Appointed Representative** and give proper instructions to **Us** or to the **Appointed Representative**, including full and correct information;
- g) tell **Your Appointed Representative**, as quickly as possible about any notification of commenced **Legal Proceedings** (claims forms, summons), likely prosecution or other communication **You** receive to do with the claim;
- h) send **Your Appointed Representative** all the information or documents they require to support **Your** claim at **Your** own expense;
- i) tell **Us** and/or **Your Appointed Representative** about any offer to settle the claim or any payment made into court;
- j) provide all necessary assistance to **Your Appointed Representative** to handle the claim and keep **Us** up to date with the progress of **Your** claim;
- k) go to any meetings if **You** are asked to do so which are relevant to the **Legal Claim**;
- l) send **Us** all bills for **Legal Costs** from **Your Appointed Representative** as quickly as possible after **You** receive them;
- m) if **We** ask, send the **Appointed Representative's** bill to either an appointed law costs draughtsman or to court or the appropriate local Law Society to be taxed or certified; and
- n) pay **Us** any **Legal Costs** **You** may recover.

You must not:

- a) admit any responsibility, deny any claim, negotiate or make an offer or promise to pay or do anything which may harm **Your** claim without **Our** written permission;
- b) agree to any offer of settlement without **Our** written permission;
- c) act differently from the way **Your Appointed Representative** has agreed to proceed; or
- d) refuse to comply with court rules.

What **We** will do:

- a) **We** will review the fully completed legal expenses claim form and consider in its entirety, the total value of the claim, the complexity of the issues, the importance of the issue, the financial positions of the parties involved and the **Legal Costs** involved;
- b) if there are **Reasonable Prospects** of pursuing **Your** claim and of enforcing any judgement or award, **We** will advise **You** of the most suitable action; and
- c) the most **We** will cover for a **Legal Claim** for any one claim or series of claims arising from the **Date of Incident**, including **Your** opponent's costs is £100,000 of **Legal Costs** (including VAT).

2. Representation

If **Your Legal Claim** has **Reasonable Prospects**, **We** will choose an **Appointed Representative** to act on **Your** behalf. The arrangement **We** have with **Our Appointed Representatives** does not restrict their independence and **You** will at all times receive the best advice for **You**.

You may choose another representative if there is a conflict of interest with a representative appointed by **Us** or there is an **Inquiry** or **Legal Proceedings** are about to be commenced.

If **You** do exercise **Your** right to choose a representative:

- i. the representative **You** choose will become the **Appointed Representative**.
- ii. **You** must notify **Us** as soon as possible of the name, address and contact details of the **Appointed Representative**.
- iii. **You** will be required to ensure that the **Appointed Representative** complies as appropriate with the terms of this policy on **Your** behalf by:
 - a) keeping **Us** updated regularly with the progress of **Your Legal Claim**;
 - b) keeping **Us** informed regularly of **Legal Costs** incurred;
 - c) informing **Us** of any settlement offers made to or by **You**; and
 - d) keeping **Us** regularly updated and informed of other things regarding the conduct of **Your Legal Claim** which may lead to an outcome or a cost that is not anticipated at the commencement of **Your Legal Claim**.

With **Your** prior agreement, **We** will be entitled to contact **Your Appointed Representative** to discuss, and if possible agree, the rates that will be paid by **Us** to the **Appointed Representative** for acting on **Your** behalf.

The amount that **We** will pay in respect of fees shall not in any circumstances exceed the hourly rates **We** would pay to **Our Appointed Representatives**. A copy of **Our** hourly rates is available on request. The rate will be the applicable rate at the time the work was conducted, for the grade of fee earner which is appropriate for the nature or complexity of the case or task being performed.

If **Your Appointed Representative** refuses to accept **Our** rates you will be liable to pay the **Appointed Representative** any difference between what **We** pay and the amount sought by the **Appointed Representative**.

3. Using the appointed representative

- a) **We** will be able to talk to the **Appointed Representative** at all times and get any information, report, document, correspondence or advice to do with a claim from them. However, if the **Appointed Representative** considers **Your** interest would be affected by giving any documents or information to **Us**, **We** will not see them. **You** must give the **Appointed Representative** instructions for this purpose.
- b) **We** must be advised as quickly as possible if there is no longer **Reasonable Prospects** and no further **Legal Costs** should be incurred without **Our** consent.

If **You** withdraw from a **Legal Claim**:

- c) the **Appointed Representative** will act for **You** during **Your** claim. If, at any stage, **You** intend to withdraw instructions please contact **Us** as soon as possible in order for **Us** to consider **Your** intention and its potential result.

If the **Appointed Representative** withdraws from a **Legal Claim**:

- d) if the **Appointed Representative** refuses to act for **You**, **We** will ask the **Appointed Representative** for those reasons and share these with **You**. Provided any new representative confirms that **Your Legal Claim** still has **Reasonable Prospects**, **You** will be entitled to appoint a new **Appointed Representative** in accordance with Condition 2 - Representation.

4. **Our rights**

We are entitled to:

- a) take legal action at **Our** expense and for **Our** benefit, but in **Your** name, to recover any payment **We** have made under this policy;
- b) receive from **You** any information **We** may need;
- c) liaise with the **Appointed Representative** and receive any information or documents relevant to **Your** claim;
- d) get the **Appointed Representative's** opinion on the chances of **Your** case succeeding and any judgement being enforced; and
- e) decide not to commence or to terminate a **Legal Claim** at any time and pay **You** up to or equal to the amount that **You** are claiming for or the amount being claimed against **You**.

5. **Withdrawal of assistance by Us**

We may at any time withdraw **Our** support for **Your** claim:

- a) if **We** or the **Appointed Representative** decide that there are no longer **Reasonable Prospects** for success or enforcement of any judgement or potential judgement are insufficient to justify **Our** continuing support;
- b) if **We** or the **Appointed Representative** feel that **Your** interests are better served by other means;
- c) following **Your** refusal to accept any settlement of **Your** claim recommended by **Us** or **Your** legal representative;
- d) if **You** act in a way which may prejudice the settlement of **Your** claim; or
- e) if **You** fail to co-operate with **Us** or the **Appointed Representative** or fail to follow their advice.

In that case, **We** will write and explain **Our** reasons for withdrawing support and in the event of **You** acting in a manner prejudicial to **Your** claim or failing to co-operate as stated above, **We** reserve the right not to meet any further **Legal Costs** or expenses incurred and to seek reimbursement from **You** of all costs paid under the policy. If **You** or **We** disagree, we can both refer the matter to arbitration according to Home Legal Expenses Condition 9 (Arbitration).

6. **Recovery of payments made**

The payment of claims is dependent on:

- a) **You** recognition of **Our** right to take proceedings in **Your** name, but at **Our** expense;
- b) **You** providing all necessary assistance to **Us** and to **Your Appointed Representative** to enable **Us** to recover for **Our** benefit the amount of any payments under this policy; and
- c) where a person is ordered or agrees to pay **Your Legal Costs** and expenses, and compensation, either in full or by instalments, these instalments will be paid to **Us** until **We** have recovered the total amount that the other person was ordered or agreed to pay by way of **Legal Costs** and expenses charges.

7. **Appointed representatives' costs, witness costs and other expenses**

We will not pay any costs and/or expenses:

- a) which **You** or **Your** representative incur before **We** have accepted **Your** claim;
- b) which **You** or **Your** representative incur without **Our** written permission or which are higher than the amounts **We** have agreed to;
- c) as a result of **Your** failing to provide instructions or information to the **Appointed Representatives**; or
- d) as a result of **You** acting against **Your Appointed Representative's** advice or in a way which may prejudice the settlement of the claim.

If **You** or **We** disagree about any costs under 7 c) or d) above, **We** can both refer the matter to arbitration according to Home Legal Expenses Condition 9 (Arbitration).

8. **Other insurance**

If **You** have any other insurance covering anything insured by this policy, **We** will pay only **Our** share of any claim.

9. **Arbitration**

This policy wording advises when a dispute between **You** and **Us** may be referred to an arbitrator.

Should arbitration be required, the matter may be referred to an arbitrator who will be a solicitor or barrister who **You** and **We** agree on in writing. If we cannot agree, the President of the local Law Society or the Bar Council will decide on an arbitrator. The decision of the arbitrator will be final and binding and they will decide who should pay the costs of the arbitration and resolving the disagreement. If costs are awarded against **You**, they are not covered under this policy. This arbitration condition does not affect **Your** rights to take separate legal action.

10. **Law applicable**

Unless **We** have agreed otherwise, this contract will be governed by the law of England and Wales and all the information and terms regarding this contract are provided in the English language only.

→ How to make a claim

If an event happens for which **You** require initial legal advice, please contact **Our** 24-hour legal helpline on **0161 428 7039**, on any personal legal matter covered under this policy.

If **You** wish to make a claim, call **Us** as soon as possible on **0161 428 7039** (9am to 5pm Monday to Friday) so that **Our** legal team can advise **You** of the next steps. **We** will arrange legal representation for **You** where appropriate.

If **You** want to make a claim under **Your** Home Legal Expenses policy, **You** will need to complete **Our** legal expenses claim form, providing full details in writing, so that **Our** legal team can review the information provided and determine whether the event is covered and **Reasonable Prospects** apply.

A **Legal Claim** will only be considered once a fully completed legal expenses claim form has been received by **Us**.



To obtain **Our** legal expenses claim form please call **Us** on **0161 428 7039** or email **Us** at **aalegalservices@theaa.com**.

You must give the policy number shown on **Your Statement of Fact** each time **You** contact **Us**.



Home Emergency and Boiler Cover and Home Emergency Cover

If you have Home Emergency and Boiler or Home Emergency as additional cover with your home insurance policy, the following section applies. Please refer to your Statement of Fact to check the additional cover you have.

► Home Emergency and Boiler Cover

	Silver	Gold	Platinum
Buildings Insurance	+	+	✓
Contents Insurance	+	+	+
Joint Buildings and Contents Insurance	+	+	✓

⊕ Optional - Check your Statement of Fact

✓ Included as standard

► Home Emergency Cover

	Silver	Gold	Platinum
Buildings Insurance	×	>	×
Contents Insurance	×	>	>
Joint Buildings and Contents Insurance	×	>	×

×

Not available

>

Optional - Check your Statement of Fact

This section includes everything you need to know about Home Emergency and Boiler and Home Emergency Cover. Check your Statement of Fact to see if this cover is included and which cover you hold.

Demands and Needs

This policy is suitable for those who own a property and wish to benefit from peace of mind and reduce costs in case of sudden, unexpected home emergencies which can make the home unsafe or unfit to live in, cause more substantial damage or pose health and safety risks. The cover provides assistance to stop the immediate emergency from escalating and provide a temporary repair to make the home safe to live in again.

Home Emergency and Boiler and Home Emergency Cover is provided by Inter Partner Assistance S.A. Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

AXA Assistance provide the help set out in this policy on behalf of Inter Partner Assistance S.A. AXA Assistance (UK) Limited, is authorised and regulated by the Financial Conduct Authority. AXA Assistance (UK) Limited's firm register number is 439069, with its registered office at 106-118 Station Road, Redhill, RH1 1PR. It is registered in England under company number 02638890.

Both AXA Assistance (UK) Limited and Inter Partner Assistance S.A. are part of the AXA Group.

You can check these details on the Financial Conduct Authority's Register by visiting:
<https://register.fca.org.uk>.

The policy includes all the areas we cover. Your Statement of Fact shows the level of cover you have bought. You should read all the sections of this policy relating to the covers you have bought.

→ Policy Benefits and Claim Limits

Home Emergency and Boiler Cover

Table of Benefits

	Cover	Limit
Limit per emergency	Including: • Call out fees, • Labour, • Parts and materials (if needed), and • VAT	Up to £500
Temporary Accommodation*	If your home is not safe to live in. Including: • Accommodation for you, anyone living with you and your pets, • Transport costs. We do not cover meals or other costs	Up to £250
Boiler, heating or hot water system beyond economical repair*	Money towards a replacement boiler	Up to £250 including VAT
Temporary heating*	Temporary electric heaters*	Up to £50 including VAT

* Pay and Claim Basis

If the emergency help costs will be more than the limit above, we will tell you as soon as possible what the total expected cost will be. You will need to pay costs over the limits above. We will only be able to help you if you agree to pay the extra cost yourself. This policy provides emergency help which maybe a temporary solution.

Home Emergency Cover

Table of Benefits

	Cover	Limit
Limit per emergency	Including: • Call out fees, • Labour, • Parts and materials (if needed), and • VAT	Up to £500

Definitions

Certain words and expressions used throughout and up until the end of this Home Emergency and Home Emergency and Boiler Cover section of this policy booklet have a specific meaning. To help identify these we've highlighted them in **bold**.

Authorised Tradesperson	A qualified, specialist contractor who acts on Our behalf, and who We authorise to assess Your claim and provide Emergency Help in Your Home .
Beyond Economical Repair	Where the total cost of the parts needed to repair a boiler, heating and / or hot water system are more than 85% of the manufacturers current selling price for: • the same or equivalent model of Your boiler if You bought it brand new (if available), or • a new boiler of the same or a similar make, model and output (power) We calculate the current average selling price of the parts needed for the repair based on the costs to get these parts from Our specialised UK suppliers. We will also consider Your boiler, heating and / or hot water system to be Beyond Economical Repair if the parts We need are no longer available. Our Authorised Tradesperson will assess Your boiler, heating and / or hot water system and tell Us if it is Beyond Economical Repair.
Emergency/ Emergencies	A sudden event that was not expected by You that affects Your Home and which needs immediate action to: • make Your Home safe, secure and fit to live in, • prevent a risk to Your health, • avoid damage or anymore damage to Your Home or belongings, or • restore electricity, gas or water services at Your Home if they have totally failed
Emergency Help	The help You need to stop the Emergency from getting worse and: • causing more damage, • making Your Home not safe to live in, • causing a risk to health and safety This help will be: • A <u>temporary repair</u> to stop the immediate Emergency and make Your Home safe to live in for You and Your family. You will need to replace this with a permanent repair at Your cost. • A permanent repair if: ◦ it is not possible to provide a temporary repair, or ◦ it is possible at the same time and for the same cost as a temporary repair For Emergencies under the Pest section of this policy, We will send an Authorised Tradesperson to assess how to get rid of the infestation and put in place pest control measures in the future. We may be able to deal with the Emergency in one visit, or We may need more visits. We will let You know based on the circumstances of Your Emergency.

Home	The private house or flat, including any garages and conservatories attached to the main building; • which is shown in the Statement of Fact • that You use to live in only • which is in the UK We do not cover: • detached garages, sheds, greenhouses or other outbuildings not attached to the main building; or • any issues within the land included in the boundary of Your Home (such as a garden or driveway).
Pay and Claim Basis	In some Emergencies, We may not be able to provide Emergency Help. Where Our agents agree and as long as You provide fully itemised invoices or receipts (as set out in the General conditions section) We will pay up to the limits set out in this policy for the costs You pay to resolve the Emergency. We will do this if: • It is not possible for Us to directly arrange help to solve Your problem. This could be because We don't have a suitable Authorised Tradesperson in Your area who can deal with Your specific Emergency, or if We cannot provide help quickly enough. In these cases We will pay You a contribution so You can arrange and pay for Your own contractor. This will be the end of Your claim. • Where Your claim is for temporary accommodation after an Emergency, or to replace Your heating equipment if We decide it is Beyond Economical Repair. You will need to arrange and pay for these, and We will pay You back.
Period of Insurance	One year from the start or renewal date shown on Your Statement of Fact. If any changes are made during this period, such as changing Your address or other details, You will get a new Statement of Fact.
Reinstatement	Repairing the damage caused by: • an Emergency; or • Our Authorised Tradesperson creating access to find the source of the Emergency. This includes any damage caused to the Home, its contents, fixtures or flooring.
Third Party	Any individual, company or party other than You, Us or Our Authorised Tradesperson.
Trace and Access	Where it is difficult to locate the source of the Emergency (such as a leak) in Your Home and We need specialist equipment or tools to help locate it. Any work that, in the opinion of Our Authorised Tradesperson, is more complicated than the work described in the 'Creating access' section. For example, digging up floors or breaking into walls.
You/Your/Yourself	The Policyholder(s) named on the Statement of Fact, and/or anyone normally living at Your Home.
We/Us/Our/Ourselves	Inter Partner Assistance S.A. and AXA Assistance (UK) Limited.
UK	England, Scotland, Wales and Northern Ireland, including the Isle of Man and the Channel Islands. In the Isle of Man and Channel Islands, it is more likely that We will deal with Your claim on a Pay and Claim Basis.

→ Policy Wording

This section provides details of the types of **Emergency You** are covered for, along with specific scenarios **We** cover and exclude as part of **Your** Home Emergency and Boiler Cover or Home Emergency Cover.

We will not cover:

1. Routine maintenance work.
2. Any cost that exceeds the cover limit.
3. Any cost, including the cost of parts, relating to work carried out by **Your** own repairer unless it has been agreed by **Us**.

→ Internal Plumbing

What's covered	What's not covered
We will pay up to the amount shown in the Table of Benefits if You have an Emergency relating to: • A water leak from: a) Any internal hot or cold pipe inside the Home, which runs between the main internal stopcock and an internal tap, outlet or appliance b) A toilet c) Pipes to and from the shower or bath d) Pipes to and from Your boiler or central heating system e) Internal sections of Your overflow pipe f) A radiator • If You have a water leak on cold water or another tank or cylinder <i>This is to stop the leak. We will not replace the tank or cylinder.</i> • Issues with the flushing mechanism of Your toilet. We will cover You even if You have another working toilet or bathroom in Your Home.	We will not cover: • Leaking or dripping taps a) That need a new washer or completely replacing b) Outside the Home (for example, that are in Your garden or on Your patio or balcony) • Dripping taps or pipes if the water is safely escaping down a drain and not into the Home • Repairing or replacing shower pipes if the shower only leaks when You use it • Replacing: a) External overflows b) Any radiator c) Sinks, basins, shower trays, baths or showers d) Cylinders, hot or cold-water storage tanks, or an immersion tank • Repairing or replacing: a) Shower units b) Septic tanks and or oil tanks c) Swimming pools and hot tubs d) Instant boiling water taps or similar equipment • Breakdown or damage to Saniflow or other mechanical toilets (also known as macerators) • Burst or leaking flexible hoses, which can be dealt with without affecting the rest of the water supply • Leaking or damaged washing machines or other household appliances • Issues with the external water supply pipes, from the internal stopcock towards the outside of the Home • Your mains water supply pipe (outside the Home) • Temporarily frozen pipes • Any Emergency with plumbing that is not in the Home, such as issues in outbuildings, gardens or on Your land



- There is no cover for items listed in the ‘Conditions of your Home Emergency and Boiler and Home Emergency Cover policy’ and ‘General exclusions applying to your Home Emergency and Boiler and Home Emergency Cover policy’.
- If **We** are dealing with **Your** claim on a **Pay and Claim Basis**, **You** should also see the ‘Making a claim’ section for information on the claims evidence **You** may be asked for.

→ Drainage

What's covered

We will pay up to the amount shown in the Table of Benefits to either unblock the drain or repair leaks, depending on what is needed, if **You** have an **Emergency** relating to:

- A blockage or waste water leak from a toilet, sink, bath or shower waste pipes
- Blocked or leaking soil vent pipes if **You** are solely responsible for these
- An external drain blockage, including rainwater drains

We will cover **You** even if **You** have another working toilet or bathroom in **Your Home**.

What's not covered

We will not cover:

- Drains which the local water authority are responsible for (even if they are on the land belonging to **Your Home**)
- External sections of overflow pipes
- Guttering and downpipes
- Repairing or replacing manholes, soakaways, septic tanks (including emptying or clearing these), cesspits, waste treatment facilities and any outflow pipes belonging to any of these
- Shared water or external drainage facilities (such as those that serve other properties as well as **Your Home**)
- **Your** mains water supply pipe (outside the **Home**)
- Removing, replacing or repairing any part of the drain which is damaged but is not totally blocked
- Drains used for commercial purposes
- Regular drain clearing and descaling
- Clearing or repairing drains after any issues caused by installation faults or misuse (for example, flushing wipes, grease or oil down drains)
- Creating access to drainage system entry points (such as manhole covers) if they've been built over
- Collapsed drains or blockages caused by tree roots blocking the flow of **Your** drains
- Any **Emergency** not located in the **Home**, that does not cause blockage or waste water leaks inside the **Home**, such as issues in outbuildings, gardens or on **Your** land



- There is no cover for items listed in the 'Conditions of your Home Emergency and Boiler and Home Emergency Cover policy' and 'General exclusions applying to your Home Emergency and Boiler and Home Emergency Cover policy'.
- If **We** are dealing with **Your** claim on a **Pay and Claim Basis**, **You** should also see the 'Making a claim' section for information on the claims evidence **You** may be asked for.

→ Security

What's covered

If there is a risk to the security of **Your Home** or the health and safety of **You** or anyone living with **You**, **We** will pay up to the amount shown in the Table of Benefits:

- For temporary repairs to broken or damaged external windows or doors **We will use board or similar material to stop the immediate security risk. We will not permanently replace the windows or doors or any part of them**
- To repair or replace an external lock to make **Your Home** secure again if:
 - a) **You** are locked inside **Your Home** because:
 - **Your** key is damaged or broken in the lock
 - **Your** lock is damaged and **You** are not able to leave **Your Home** because there is no other door or the only other door is in the kitchen
 - b) A window or door lock has been damaged by vandalism, theft or attempted theft

What's not covered

We will not cover:

- Damage to boundary walls, hedges, fences, gates or other items surrounding **Your Home**
- Any broken double glazing, where only one pane is broken so the **Home** is still secure
- Broken or damaged locks where the **Home** is still secure or can be made secure
- Issues with internal doors, windows or locks
- Situations where **You** are locked inside the **Home** and there are other doors **You** can use to leave the **Home** which are not in **Your** kitchen
- Any security **Emergency** not in **Your Home**, such as issues with doors, windows or locks for outbuildings and sheds



- There is no cover for items listed in the 'Conditions of your Home Emergency and Boiler and Home Emergency Cover policy' and 'General exclusions applying to your Home Emergency and Boiler and Home Emergency Cover policy'.
- If **We** are dealing with **Your** claim on a **Pay and Claim Basis**, **You** should also see the 'Making a claim' section for information on the claims evidence **You** may be asked for.

→ Internal Gas Supply Pipes

If **You** smell gas, think there is a gas leak in **Your Home** or are worried that carbon monoxide fumes are escaping from a gas appliance, **You** must immediately call the National Gas Emergency Service to get **Your** gas supply isolated.



Their emergency number is **0800 111 999**.

Make sure **You** open any windows to get fresh air into the **Your Home** and allow the gas to escape.

The National Gas Emergency Service will give **You** instructions. **You** must follow these to keep **You** and the people living with **You** safe.

Please only call **Us** to arrange **Emergency Help** once **You** have taken these steps, as it is vital to protect the safety of **You** and others in **Your Home**.

What's covered	What's not covered
Once the National Gas Emergency Service has dealt with the gas supply We will pay up to the amount shown in the Table of Benefits for Our Authorised Tradesperson to repair or replace the affected section of pipe.	We will not cover: • Restoring Your gas supply: a) following the Emergency Help b) if there has not been an Emergency and there is no gas supply to Your Home, Your gas supplier will be able to arrange this for You • Corrosion of gas supply pipes due to wear and tear or because of the methods to hide the pipework do not have enough protection for the pipes • Damage to, or issues with, kitchen or other appliances connected to the gas supply • Following the repair to the affected pipe, any: a) adjustment b) installation c) repair d) correction of safety issues to any gas appliances that are not covered under this policy



- There is no cover for items listed in the 'Conditions of your Home Emergency and Boiler and Home Emergency Cover policy' and 'General exclusions applying to your Home Emergency and Boiler and Home Emergency Cover policy'.
- If **We** are dealing with **Your** claim on a **Pay and Claim Basis**, **You** should also see the 'Making a claim' section for information on the claims evidence **You** may be asked for.

→ Pest Infestation

What's covered	What's not covered
If You have an infestation of wasps or hornets, We will pay up to the amount shown in the Table of Benefits for Our Authorised Tradesperson to help remove the infestation or provide ways to control it. This may need more than one visit.	We will not cover: • Emergencies caused by not following the advice We or Our Authorised Tradesperson gave You: a) to stop a pest infestation b) for carrying out appropriate cleaning, c) for getting rid of and blocking pest entry points • Infestation by any animal, insect or other pest not listed under 'What we cover' • Damage to the Home or its contents caused by the pest(s) • Pests found outside Your Home, such as in detached garages, outbuildings, gardens, or on Your land or patio



- If **You** do not follow the advice of **Our Authorised Tradesperson** then **We** may not be able to help if it happens again.
- There is no cover for items listed in the 'Conditions of your Home Emergency and Boiler and Home Emergency Cover policy' and 'General exclusions applying to your Home Emergency and Boiler and Home Emergency Cover policy'.
- If **We** are dealing with **Your** claim on a **Pay and Claim Basis**, **You** should also see the 'Making a claim' section for information on the claims evidence **You** may be asked for.

► Your Home Emergency and Boiler Cover

This section only applies if **You** have Home Emergency and Boiler cover. It explains the extra **Emergencies You** are covered for, what **We** will help with, and what **We** do not cover.

➔ Boiler, Heating and Hot Water System

If **You** smell gas, think there is a gas leak in **Your Home** or are worried that carbon monoxide fumes are escaping from a gas appliance, **You** must immediately call the National Gas Emergency Service on **0800 111 999**.

What's covered	What's not covered
We will pay up to the amount shown in the Table of Benefits for an Emergency relating to: • Complete failure of main heating and hot water system, that means You do not have any heat or hot water in any of Your Home. This includes; a) water leaks from the system, and b) not being able to manually switch the system on or off • Gas boilers or heating systems with a power output of a maximum of 60Kw/hr and up to 15 years old. This includes: a) the boiler isolating valve b) manufacturer fitted parts c) the pump d) motorised zone valves e) thermostat f) timer g) temperature/pressure controls • The main system running on: a) Air b) Ground or water source heat pumps c) Electricity (electric boiler or storage heating)	We will not cover: • Any of the following types of heating or hot water systems: a) LPG Fuel b) Oil c) Solid fuel d) Solar e) Unvented hot water systems f) Underfloor heating g) Warm air units • Any secondary or extra heating systems, where the main boiler or heating system for Your Home is not affected • Boilers which: a) Are over 15 years old b) Are designed for commercial use c) Have a power output more than 60Kw/hr d) Are Beyond Economical Repair • Boilers, heating or hot water systems which You have not maintained or been serviced in line with the manufacturers guidelines • Repairing or replacing: a) Radiators or their valves b) Hot water cylinders and tanks c) Storage tanks d) Convector heaters and inhibitors

Some of these systems will be covered on a **Pay and Claim Basis**.

- If **Your** heating system fails up to £50 for **You** to purchase electric heaters if:
 - a) In the opinion of **Our Authorised Tradesperson We** need to order a part to resolve the **Emergency**
 - b) **We** cannot repair the heating system

This will be on a **Pay and Claim Basis**.

You can keep the heaters after the **Emergency** is resolved.

- De-scaling the system and any fault or work which, in the opinion of **Our Authorised Tradesperson**, is because of:
 - a) Hard water deposits, (including power flushing)
 - b) Damage caused by aggressive water, rust, sludge and/or debris from corrosion*Signs that work is necessary may include a boiler being noisy, sludgy pipes or poor water circulation.*
- Repairing or replacing any equipment added to the standard heating system, such as a Magnaclean or similar device
- Any system which is not completely in **Your Home** or is shared with neighbouring properties
- Adjustments to timing and temperature controls, or replacing controls which **You** can safely manually operate, including relighting a pilot light or flame after **Your** gas supply has been turned off
- Systems which are still working, but which **You** think it might breakdown soon (such as if there is a noise) or where **Our Authorised Tradesperson** cannot find a fault
- Repairing or replacing:
 - a) Gas household appliances such as cookers
 - b) Flues
- Routine maintenance, servicing and cleaning, including repairs that need a power flush
- Issues relating to or caused by internet-connected thermostats and smart devices



- There is no cover for items listed in the 'Conditions of your Home Emergency and Boiler and Home Emergency Cover policy' and 'General exclusions applying to your Home Emergency and Boiler and Home Emergency Cover policy'.
- If **We** are dealing with **Your** claim on a **Pay and Claim Basis**, **You** should also see the 'Making a claim' section for information on the claims evidence **You** may be asked for.

→ Boiler/Heating or Hot Water System – Beyond Economical Repair

What's covered	What's not covered
We will pay You up to the amount shown in the Table of Benefits if Our Authorised Tradesperson decides Your boiler is Beyond Economical Repair (or the parts needed to repair Your boiler are no longer available) towards buying a replacement boiler, heating or hot water system.	• If Our Authorised Tradesperson is not able to repair Your boiler, heating or hot water system and it is Beyond Economical Repair but You chose not to replace it then We will no longer cover You for an Emergency under the following sections: a) Boiler, heating or hot water system b) Boiler, heating or hot water system Beyond Economical Repair • If a new boiler or heating system is installed You must also provide the make, model and serial number.



- There is no cover for items listed in the 'Conditions of your Home Emergency and Boiler and Home Emergency Cover policy' and 'General exclusions applying to your Home Emergency and Boiler and Home Emergency Cover policy'.
- If **We** are dealing with **Your** claim on a **Pay and Claim Basis**, **You** should also see the 'Making a claim' section for information on the claims evidence **You** may be asked for.

→ Roofing

We or **Our Authorised Tradesperson** may not be able to provide **Emergency Help** because of health and safety reasons, for example if the storm is still going on.

What's covered	What's not covered
We will cover up to the amount shown in the Table of Benefits to make emergency temporary repairs to Your roof if water is coming through it because of a sudden and unexpected storm or bad weather. This is to stop the water coming in and prevent more damage. Our Authorised Tradesperson will do this by using tarpaulin or similar material to cover and protect the affected area of Your roof, until You can arrange for a permanent fix through Your home insurance or at Your own cost.	We will not cover: • Emergencies with Your roof which are due to poor roof maintenance or wear and tear • Situations where it is clear the damage was not caused by a storm or bad weather • Any Emergency situation where there is damage to the roof but no water has entered the Home • Damage or loss to the Home or any contents, because water has gotten into the Home • Replacing tiles or any part of the roof, unless this is the only way to stop the Emergency and it is possible for Our Authorised Tradesperson to carry out this work • Flat roofs • Any permanent repair • Shared roofs, or roofs that are not directly above Your Home. This includes the roof on a whole block of flats • A roofing issue that happens again after We provided Emergency Help and You didn't follow Our Authorised Tradesperson recommendations or You didn't get a permanent repair • Any Emergency not relating to the roof of the Home, such as issues with the roof on an outbuilding, shed or detached garage.



- There is no cover for items listed in the 'Conditions of your Home Emergency and Boiler and Home Emergency Cover policy' and 'General exclusions applying to your Home Emergency and Boiler and Home Emergency Cover policy'.
- If **We** are dealing with **Your** claim on a **Pay and Claim Basis**, **You** should also see the 'Making a claim' section for information on the claims evidence **You** may be asked for.

→ Temporary Accommodation

What's covered	What's not covered
If You, anyone living with You and Your pets are unable to stay in Your Home because it is: • Not safe to live in • There is a risk to health and safety Then We will pay up to the amount shown in the Table of Benefits for accommodation and transport costs.	We will not cover: • Meals • Other expenses You incur while You are away from Your Home



- This will be on a **Pay and Claim Basis**. **You** should also see the 'Making a claim' section for information on the claims evidence **You** may be asked for.
- There is no cover for items listed anything mentioned in the 'Conditions of your Home Emergency and Boiler and Home Emergency Cover policy' and 'General exclusions applying to your Home Emergency and Boiler and Home Emergency Cover policy'.

► Conditions of your Home Emergency and Boiler and Home Emergency Cover

These conditions apply to **Your** whole policy. **You** must meet them to have the full protection of **Your** policy.

If **You** do not meet them, **We** may take one or more of the following actions:

- Cancel **Your** policy
 - Declare **Your** policy void (this means treating **Your** policy as if it never existed)
 - Change the terms and / or premium **You** pay for **Your** policy
 - Refuse to deal with any relevant claim
1. Providing accurate and complete information:
When **You** take out, renew or make changes to this policy, **You** must take reasonable care to provide accurate and complete answers to all questions. **We** may ask **You** to provide more information and/or documents to make sure the information **You** provided was accurate and complete. If **You** don't provide accurate or complete information, or the extra information **We** ask for, **We** may refuse **Your** claim, or reduce the amount of any claim.
 2. Changes in **Your** circumstances:
You must tell **Us** as soon as reasonably possible if **Your** circumstances change or if any of

the information shown in **Your** policy schedule changes during the insurance period.

3. **You** must tell **Us** about **Your** Emergency as soon as possible. **You** should not arrange help before getting **Our** agreement.
4. **Our Authorised Tradesperson** may ask **You** for documents, such as evidence that **Your** boiler or heating system has been maintained. If **You** are unable to provide these then **We** may refuse to help **You**.
5. Where **We** provide help on a **Pay and Claim Basis** **You** must:
 - Provide itemised receipts or invoices showing the cost of:
 - o Equipment, parts and items paid for individually
 - o Labour
 - Use qualified and suitably accredited tradespeople for all work, such as gas engineers holding Gas Safe certificates if **You** need help with gas boilers or pipework, and similarly qualified tradespeople for other work.
6. Creating access:

Our Authorised Tradesperson may need to create access to find the source of the **Emergency**, for example, lifting floorboards or removing bath panels. If **We** need to create access, **Our Authorised Tradesperson** will ask **You** to sign a form called a disclaimer before they start. **We** will not cover **Reinstatement** (putting things back to how they were). This policy does not cover **Trace and Access**.
7. Availability of parts:

If **Our Authorised Tradesperson** does not have the parts they need when they come to **Your Home**, **We** will do all **We** reasonably can to find parts from **Our** approved suppliers. This includes new or reconditioned parts. **We** will only use reconditioned parts where the manufacturer, or a company approved by the manufacturer, has done the reconditioning. **We** may not replace parts with parts that are exactly the same. Instead **We** may provide alternatives which are suitable for solving the **Emergency**. Circumstances out of **Our** control may mean there is a delay with replacement parts. If this happens, **We** aim to keep **You** informed. Where parts are no longer available, **We** will make sure **Your Home** is safe. If necessary, **We** can arrange for **You** to get a quote for a suitable replacement at **Your** cost.
8. Fraud prevention:

To prevent and detect fraud **We** may share **Your** information with the police, fraud prevention agencies and various databases.

This includes if **You** give **Us** false or inaccurate information. These databases are used to:

 - Help make decisions about providing insurance, credit and other services for **You** and **Your** household
 - Trace people who owe **Us** money or who **We** owe money to
 - Check **Your** identity to prevent money laundering, unless **You** provide **Us** with other suitable proof of identity
 - Carry out credit searches

You can ask more details about the databases and who **We** share information with.
9. The terms of **Your** policy can only be changed if **We** agree. **You** may need to pay an extra

premium before making a change to Your policy

10. **We** will only pay a relevant share of any claim where there is another insurance policy in place which covers the same risk. **You** must give **Us** details of any other relevant insurance.
11. If someone else is at fault for the claim or they caused the **Emergency**, **We** may take legal action against them in **Your** name to recover any costs **We** have paid. **You** must give **Us** any help **We** need, and any costs recovered will belong to **Us**.
12. No insurer shall be deemed to provide and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment or such claim of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, **UK** or United States of America.

► General exclusions that apply to Home Emergency and Boiler and Home Emergency Cover

Your policy does not cover **You** for any claim that is directly or indirectly related to any of the following:

1. Under all sections, any claim arising from a reason not listed under 'What we cover'.
2. Claims for any **Emergency Help** because of circumstances or an event that **You** or anyone living with **You** knew about before **You** bought **Your** policy.
3. Any cost to solve an **Emergency** where **You**, or someone calling on **Your** behalf, did not contact **Us** first to arrange **Emergency Help** through an **Authorised Tradesperson**.
4. Loss or damage to **Your Home** or any of **Your** belongings, including precious items, caused by the **Emergency**.

***You** may be able to claim some of these costs back from **Your** home insurer or other policies **You** have.*

5. Any system, equipment or facility, or any **Emergency**, loss or damage they cause where they:
 - Have not been installed properly
 - Are faulty
 - Are not working properly because of a manufacturing or design fault

This includes plumbing, heating, the electrical system, or any household appliance in the **Home**.

6. Any **Emergency** which is caused by the mains water, gas, electricity or other utility service. This includes equipment or services which are their responsibility. In these cases, **You** must call the utility company to arrange help at their or **Your** own cost
7. **Emergency Help** which **Our Authorised Tradesperson** cannot deal with or safely work on at **Your Home** because of:
 - Health and safety regulations

- Bad weather
 - Unexpected things outside of their control such as a war or earthquake
 - A risk assessment
8. If **We** previously provided **Emergency Help** and **You**:
 - Have not followed the advice from **Our Authorised Tradesperson** or **Our** agent if **We** helped with a previous **Emergency**
 - Did not arrange a permanent repair as **We** advised **You** to after **We** carried out a temporary repair
 9. If **You** cannot prove that work previously completed was not carried out by a competent tradesperson or authority.
 10. Costs for repairs or help which are still under warranty or guarantee from the manufacturer, supplier, installer or repairer.
 11. Day to day maintenance which **You** should carry out. This includes items which wear out over time.
 12. Unless **We** provide cover under this insurance, any other loss, damage or extra costs from the **Emergency You** are claiming for. For example, loss of earnings following an **Emergency**.
 13. Defects, damage, costs or **Emergencies** caused by, or which relate to:
 - Repairs attempted by **You**, **Your** own contractor or someone else
 - **Your** deliberate action
 - Negligence
 - Misuse
 - Faulty workmanship
 14. **Emergency Help** where specialist contractors may be needed.
 15. **Emergency Help** where **You**, anyone living with **You** or anyone acting on **Your** behalf:
 - Is aggressive or abusive towards **Our Authorised Tradesperson** or any of **Our** staff and agents. This includes physical or verbal violence, abuse or any form of discrimination or racial abuse
 - Impedes or stops **Us** having access to **Your Home** at the agreed appointment time or any reasonable time
 16. Losses or **Emergencies** caused by:
 - Subsidence
 - Settlement of new structures
 - Demolition
 - Structural repairs
 - Alterations to the **Home**
 - Using faulty materials
 - River or coastal erosion
 17. If **Emergency Help** has been on a **Pay and Claim Basis** and **You** have not been able to evidence **Your** loss.
 18. Repairing, replacing or helping with a faulty smart device or technology in the **Home**. **You** should contact the installer or manufacturer.
 19. **Reinstatement** following an **Emergency**.

20. **Trace and Access** costs to find the source of the **Emergency**.
21. **Emergencies** where **Your Home** has been unoccupied for more than 60 consecutive days.
22. The cost of parts that need replacing because of natural wear and tear.
23. Repairing, replacing or helping with steel or iron pipes.
24. Removing asbestos. **We** may also not be able to help if asbestos needs to be moved or disturbed to help with the **Emergency**.
25. Providing **Emergency Help** or settling claims on a **Pay and Claim Basis** for any **Emergency** which is caused by:
 - Acts of foreign enemies
 - Civil war
 - Coup
 - Hostilities (whether war is declared or not)
 - Insurrection
 - Invasion
 - Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel
 - Radioactive toxic explosive, or any other hazardous properties from explosive nuclear assembly or a nuclear component
 - Rebellion
 - Revolution
 - Riot or civil disturbance
 - Terrorism
 - War

Making a claim

For all claims, follow these steps:

1. Find the relevant section below and make sure **You** have all the claims evidence **We** may ask for. **You** will need to cover the cost of providing any evidence.
2. As soon as reasonably possible:
 - register **Your** claim online at www.theaa.homemanager.link or scan the QR code on page 5 with **Your** mobile phone
 - or call **0330 053 0394**



So that **We** can help **You** quickly in an **Emergency** please provide as much information as possible, including:

- the policyholder's name
- the address and postcode
- the policy number
- details of the issue

Please remember to keep copies of everything **You** send to **Us**.

What will happen next

Once **You** tell **Us** what **You** need help with **We** will:

1. Tell **You** how to protect **Your Home** and family
2. Check **Your** policy and arrange for help
3. **Our Authorised Tradesperson** will contact **You** to arrange a suitable time to come to **Your Home**
4. **We** will speak with **Our Authorised Tradesperson** to manage **Your** claim. **We** will update **You** on the progress

In some circumstances, **We** may find it difficult to deploy an **Authorised Tradesperson** to **Your Home** or deal with **Your Emergency** quickly enough. For example, this may be because:

- **We** cannot find a suitable **Authorised Tradesperson** in **Your** area
- A lot of people need **Our** help
- Bad weather
- Industrial action or strikes
- Parts are not available or **We** cannot get them quickly enough

When this happens **We** may deal with **Your** claim on a **Pay and Claim Basis**. **Our** agents will ask **You** to arrange **Your** own help and **We** will pay **You** back **Your** costs, up to the policy limits.

Claims evidence

Where **We** deal with **Your** claim on a **Pay and Claim Basis**, **You** will need to provide the following evidence when **We** ask for it, at **Your** own cost.

The documents below are examples of what **We** may ask for.

All claims

- Itemised invoices or receipts showing the cost of:
 - o equipment, parts and items paid for individually
 - o labour
- Evidence of payment.

Boiler/heating and hot water system

- The maintenance records for **Your** boiler or heating or hot water system.

Boiler/heating and hot water system – beyond economical repair

- The make, model and serial number of the new boiler, heating and/or hot water system.

Alternative accommodation

- Itemised receipt showing the cost of the accommodation.

Complaints procedure

We want to give **You** the best possible service and support. If **We** have not delivered the service that **You** expected, or **You** are concerned with the service provided, **We** would like the opportunity to put things right. If **You** feel **We** have not met **Our** standards and **Your** complaint is about a claim or **Our** service please contact:

Post: Complaints Team,
AXA Assistance,
The Quadrangle,
106-118 Station Road,
Redhill
RH1 1PR

Email: homeemergencycomplaints@axa-assistance.co.uk

Phone: 01737 815 913

When **You** contact **Us**, please provide:

- **Your** name, address and postcode, telephone number and email address (if **You** have one)
- **Your** policy number and / or claim number and the type of policy **You** have
- The reason for **Your** complaint
- Any letters or emails should have the heading 'COMPLAINT' and **You** can include copies of supporting or extra information

What to do if you are still not satisfied

If **You** are still not satisfied then **You** may be able to ask the Financial Ombudsman Service to look at **Your** complaint. **You** must approach the Financial Ombudsman Service within six months of getting **Our** final response to **Your** complaint. **We** will remind **You** of the time limits in the final response.

Post: Insurance Division
The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR

Phone: 0300 123 9123 or 0800 023 4567

Fax: 020 7964 1001

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

Website: www.financial-ombudsman.org.uk

We must accept the Ombudsman's final decision, but **You** do not have to and can take further action if **You** want to.

You do not need to use **Our** complaints procedure to take legal action. However, the Financial Ombudsman Service may not make a decision on any cases where **You** have started legal action against **Us**.

Data protection notice

AXA Partners, which is part of the AXA Group, takes **Your** privacy very seriously. For information on:

- How **We** collect **Your** personal data
- What information **We** collect
- How **We** use it
- Who **We** share it with
- How long **We** keep it
- **Your** rights relating to that data

You can read **Our** privacy policy online at: www.axapartners.co.uk/en/privacy-policy or **You** can ask one of **Our** agents for a copy.

We may also provide **You** with additional information separately including:

- Detailing specific ways **We** wish to use **Your** data
- Where relevant, how and when **We** ask for **Your** consent

Please send data privacy queries and data subject requests to:
dataprotectionenquiries@axa-assistance.co.uk.

Please note this mailbox should not be used for queries regarding policies, claims or assistance.

The law and language which applies to the policy

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.

The terms and conditions and all other information concerning this insurance are supplied in the English language and **AAISL** undertake to communicate in this language for the duration of the policy.

Save for the rights granted to **AAISL** 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.

► Cancellation terms that apply to Additional Cover

Definitions

Certain words and expressions used throughout this policy booklet, and up until the end of the Cancellation Terms that apply to Additional Cover section of this policy booklet have a specific meaning. To help identify these we've highlighted them in **bold**.

AAISL	Automobile Association Insurance Services Limited.
Insurer	The Insurer of the additional cover as defined within each section.
Statement of Fact	The document headed Statement of Fact giving details of the persons insured, the insurer, details of the insured home, the cover, the premium and the period of cover.
You, Your	The policyholder.

Cancellation procedures depend upon who invokes cancellation.

a) The Insured

If the Home Legal Expenses, Home Emergency and Boiler Cover or Home Emergency Cover benefits detailed in this policy wording are included as standard within **Your** home insurance policy then this cover can only be cancelled when **You** cancel **Your** home insurance policy. Please refer to the cancellation wording under the 'General conditions that apply to Sections 1 to 3'. **You** can check whether these benefits are included as standard by referring to the 'About Your Cover and Price' section on **Your Statement of Fact**.

If Home Legal Expenses, Home Emergency and Boiler Cover or Home Emergency Cover have been added to **Your** home insurance policy as additional cover, **You** can cancel this policy without cancelling **Your** home insurance policy. The following cancellation conditions apply.

If cover has started, **You** have a right to cancel and receive a refund which will be subject to a charge for the period of cover **You** have received. No refund of premium will be allowed if a claim has or is being made against **Your** home insurance policy during the current period of cover.

Where cover has not started, **You** will be entitled to a full refund of the premium **You** have paid.

Where **You** cancel the home insurance policy, **Your Additional Cover** will also be cancelled on the same date.



If **You** need to cancel Home Legal Expenses, Home Emergency and Boiler Cover or Home Emergency Cover contact **AAISL** on **0330 053 0203**.

b) AAISL (Instalment defaults)

If **You** are paying for **Your** home insurance policy and Home Legal Expenses, Home Emergency and Boiler Cover or Home Emergency Cover policy by instalments **You** irrevocably authorise **AAISL**, as **Your** agent, at **AAISL's** discretion to cancel both **Your** home insurance policy and these products following and in accordance with any default notice sent to **You**. **You** also irrevocably authorise **AAISL** to receive any refund of premium due on **Your** home insurance policy, Home Legal Expenses, Home Emergency and Boiler Cover or Home Emergency Cover and apply it to pay or reduce any sums owed to **AAISL** including commission (up to a maximum of £75) paid by the **Insurer** to **AAISL** in relation to these and any outstanding premium due on Home Legal Expenses, Home Emergency and Boiler Cover or Home Emergency Cover. Please see the terms and conditions of **Your** home insurance policy for details as to the circumstances in which a refund may be payable on that policy.

c) Insurer and AAISL (Excluding Instalment defaults)

The **Insurer** or **AAISL** may cancel Home Legal Expenses, Home Emergency and Boiler Cover or Home Emergency Cover if there are grounds to do so, these are:

1. **You** provide the **Insurer** or **AAISL** with inaccurate or incomplete information.
2. **You** act in a fraudulent manner.
3. **You** fail to pay the premium.
4. **You** use threatening or abusive behaviour or language towards **AAISL** or **Insurer** staff or suppliers.
5. **You** make a change to **Your** information which renders the risk no longer acceptable to insure.
6. **You** no longer own the insured home.

Your Insurer or **AAISL** will send at least 7 days written notice to **Your** last known address. Should **You** make a change which means the risk is no longer acceptable for **Us** to insure, the policy would then be cancelled with immediate effect. The **Insurer** reserves the right to backdate the cancellation to the date **Your** details changed which made it no longer acceptable for **Us** to insure.

Provided that:

- (i) a claim has not been made or is not in the process of being made against **Your** home insurance policy during the current period of cover;
- (ii) cancellation is not due a false declaration or fraud; and
- (iii) all instalment payments are fully up to date

then a full pro rata premium refund from the date of cancellation will be paid to **You**.



Managing your policy and use of your data

► Renewing Your Cover

Automatic renewal

If you are paying annually by debit or credit card, or on instalments by Direct Debit, and have agreed to allow us to automatically renew your policy each year, your cover will automatically renew after 12 months, for a further 12 months, unless you contact us to tell us otherwise. Automatic renewal is subject to us holding a valid debit or credit card if you pay annually, or there being a valid Direct Debit Instruction in place and you passing our affordability check if you pay by monthly instalments. We will write to you in good time before your renewal to confirm renewal terms.

If you are paying by card payment and your card details change, your card provider may provide us with updated details which we will use at renewal.

If you wish to stop your policy from automatically renewing, there are several ways you can do this:



Phone: 0330 053 0203



Post: AA Insurance Services Ltd,
Q3 Quorum Business Park,
Benton Lane,
Newcastle Upon Tyne,
Tyne & Wear,
NE12 8EX



Your online account: If your renewal date is more than 5 working days away, you can update your preferences online. Visit www.theaa.com/your-account

Website: theAA.com/stop-auto-renew

If you are paying by Direct Debit over monthly payments, at the end of each 12-month period we will write to confirm your premium and the new monthly instalments that you will have to pay and any changes to cover that will take effect at renewal.

If your policy is automatically renewed, you are entitled to a refund of any monies paid, subject to those fees specified in the cancellation wording under the section titled 'General conditions that apply to Sections 1 to 3'; (unless you have made a claim) up to 14 days after the date you receive your policy documentation or the date you enter into the contract (whichever is the later).

Non automatic renewal

If your policy is not set to automatically renew, we will write to you in good time before your renewal is due. To renew, visit **www.theaa.com/your-account** or call our customer service team on **0330 053 0203** once you have received your renewal documents.

General renewal terms

When we send you your renewal terms these may include renewing to a different authorised insurer if one of our underwriting panel members is offering a lower premium or your existing insurer is not offering renewal. On occasions our underwriting panel members are not able to offer a renewal, this can happen for reasons such as:

- The product is no longer available;
- Your claims history;
- You no longer meet our panel members' underwriting criteria.

When your home insurance policy renews, any additional cover (such as Home Legal Expenses, Home Emergency and Boiler Cover or Home Emergency Cover) will also be renewed unless you tell us not to. If you wish to add or remove any additional cover at renewal please contact our customer service team.

When your policy renews, you will automatically enter into a new contract with AAISL (see the 'About your contract with us').

If you do not wish your policy to renew, or have any questions, please call our customer service team.



Customer services helpline: 0330 053 0203

Please remember that you'll need the policy number and customer ID from your Statement of Fact each time you contact us.

► How to look after your home – hints and tips

Protecting your home

If you suffer loss or damage to your home, your insurance policy can help put things right. However, even settling a claim quickly may not compensate you for the worry and inconvenience you have suffered. There are however, some steps you can take to help prevent loss or damage in the first place. Here's some hints and tips to help you protect yourself, your family and your home.

Fire safety

- Fit smoke alarms on each level of your home. Carry out regular battery checks to make sure the alarms are working.
- Kitchen safety, take pans of hot oil off the heat or turn the heat down if you are called away from the cooker e.g. by a phone call.
- Be careful not to overload sockets – plugging too many electrical appliances into one socket can cause overheating.
- Plan an escape route and make sure everyone knows what to do in the event of a fire.
- Close all doors when your home is unoccupied and when you go to bed at night.

Flood

- If you think a flood is likely, take as many of your belongings as possible upstairs.
- Following a flood, make sure the mains electricity is switched off and never use appliances that may be wet.

Burst pipes

- Insulate your water pipes and tanks, don't forget the loft.
- If you've upgraded your loft insulation this will make the loft colder so it's important that pipes and tanks are fully insulated.
- If your pipes freeze, turn off the water at the mains and thaw them out slowly using hot water bottles (never use a heat gun or blow torch).
- Keep heating on at low levels (even if you are away) to help prevent freezing.
- Locate your main internal water stopcock so you can turn off the main water supply in an emergency, normally found under the kitchen sink, under-stairs cupboard or where the service pipe enters the building. To prevent seizure, check the stopcock regularly to ensure it's fully functional.
- If you're going to be away for a long period over the winter, ask for a friend or relative to check your home to ensure no bursts have occurred.

Theft

- Ensure all windows are fitted with key-operated window locks and external doors have locks conforming to British Standard 3621. Make sure these are locked when you're not using them.
- Ensure your garage, shed and other outbuildings are locked.
- Keep all keys in a safe place, not in the door or within reach of the letterbox.
- Don't leave spare keys outside of the home.

- Don't leave ladders outside. Keep any tools that could be used to break into your home safely locked away.
- Keep your valuables in a safe place and out of sight.
- When you're out, set a timer to turn interior lights on and off at varying intervals to look as if someone is home.

► To make a complaint

If you would like to make a complaint, there are several ways you can contact us. We will do our best to try and resolve the situation.



Phone: 0344 209 0556



Email: insurance.complaints@theaa.com



Text phone: 0370 600 1303



Post: Customer Solutions,
The Automobile Association,
Park Square,
Birdhall Lane,
Cheadle,
SK3 0XN

Text users can contact us on any of our published telephone numbers via the "Next Generation Text Service" (formally Text Relay).

We will either acknowledge your complaint within 5 working days of receipt or offer you our final response if we've concluded our investigations within this period.

If we acknowledge your complaint, we'll advise you who is dealing with it and when you can expect a final response. We aim to provide a final response within 8 weeks, however, if we're unable to do so, we'll contact you before this time and let you know why, along with details on how long we expect our investigations to take.

If you are unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice.

Contacting the Financial Ombudsman Service

You need to contact the Financial Ombudsman Service within 6 months of receiving the final decision on your complaint. The Financial Ombudsman Service has discretion to look at complaints outside this time limit in exceptional circumstances e.g. if you were incapacitated during the 6-month period.

There are several ways you can contact them:



Phone: 0800 023 4567 or 0300 123 9123



Post: Insurance Division Financial
Ombudsman Service,
Exchange Tower,
London,
E14 9SR



Website: financial-ombudsman.org.uk



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

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

Complaints about your insurer

If your complaint is about your insurer, and your insurance is with certain underwriters at Lloyd's, you can contact them in several ways:



Phone: 020 7327 5693



Email: complaints@lloyds.com



Post: Policyholder and Market Assistance,
Market Services,
Lloyd's,
One Lime Street,
London,
EC3M 7HA

Make sure you have your policy number to hand. If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service.

Is there any protection for me if my insurer is unable to meet its liabilities?

Your insurer is covered by the Financial Services Compensation Scheme (FSCS). 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 home insurance you are covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available at www.fscs.org.uk or by phoning 0800 678 1100 or 0207 741 4100.

Please make sure you always quote your policy number and customer ID from your Statement of Fact. This complaints procedure doesn't affect your statutory rights.

Use of your personal data

This short form privacy notice provides a summary of how your personal data is used by the AA Group. The data controllers of our insurance policies and products are the Automobile Association Insurance Services Limited and separately the underwriter(s) of your policy.

Full details on how we use your information, and contact details for our Data Protection Officer can be found at theaa.com/privacy-notice-insurance. We may update our privacy notice from time to time.

Please see your insurer's privacy policy for how they process your personal data.

Personal data we hold, use and the reasons for processing

We collect and use your personal data to provide you with insurance policies. We use this to:

- assess your application and consider whether or not to offer you the product or service, as well as the price, the risk of doing so, the availability of payment method and the terms of the policy;
- provide you with direct marketing (subject to your preferences);
- help us develop new products and services, as well as improve our current ones;
- comply with legal and regulatory obligations and requirements;
- improve the operation of our businesses;
- share information with our business partners to help provide our products and services (e.g., claims handling); and
- enable AA Group companies to perform any of the above purposes.

These uses are generally needed to provide the services to you and for our legitimate interest.

Disclosures and Transfers

We share your information where required for the reasons described above:

- within AA Group companies;
- our suppliers and business partners;
- government organisations; and
- with one or more credit reference and fraud prevention agencies to perform credit, risk and identity checks on you.

There might be instances where we rely on third parties, such as service providers that are based outside UK or EEA, to support our businesses. Where there is access to data from international locations, we have appropriate contractual safeguards in place.

Your rights

Below is a list of the rights that all individuals have under UK data protection laws. You have the right to:

- be informed about the processing of your personal information;
- have your personal information corrected;
- object to processing;
- request restriction of processing;
- have your personal information erased;
- request access to your personal information and how we process it;
- move, copy or transfer your personal information; and
- rights in relation to automated decision making which has a legal effect or otherwise significantly affects you.

They don't apply in all circumstances so your request may not always be granted. If you wish to use any of them, we'll explain at that time if they apply or not, and if we'll comply with your request. Where we can't comply, we'll let you know the reasons why.

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