Policy booklet
Home Insurance Plus
Welcome to AA Insurance Services

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

AA Home Insurance Plus is our comprehensive policy that provides high levels of cover, so you can be confident it will do the job.

The buildings and/or contents element of your home insurance is provided by one or two of a panel of Insurers, whilst cover under AA Home Emergency Response and AA Home Legal Expenses is provided by a single insurer. Details of your insurers names and contact details can be found clearly on your Statement of Insurance issued with this policy booklet.

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

The AA is able to offer you more than just great deals on home insurance. If you want more information on our other products or services, do please call us or visit our website at theAA.com.
If you need to make a claim

**Buildings and Contents (Sections 1, 2, 3, 3a, & 4)**
If you need to make a claim please phone us as soon as possible to report the loss or damage on the number shown on your Statement of Insurance and we will tell you how to proceed with your claim. 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 you have had to pay a tradesman to make urgent repairs necessary to prevent further loss or damage you should ask for and keep hold of any receipts they give you.

**Home Legal Expenses cover (Section 5)**
If you need to claim or require help with legal matters 24 hours a day, 365 days a year, call

**0161 428 7039**
If you are asked to complete a claim form, please fill it in and return it as soon as possible to the address shown on the claim form. You should also enclose any other information you have been asked to provide. (We will not pay for this information unless agreed by us in writing.

**Home Emergency Response (Section 6)**
If you have a home emergency you must report the emergency to us in the first instance for the 24-hour services of a reliable AA approved tradesman for emergency repairs to your home. We will only pay charges of repairers instructed by us.

Please call

**0800 316 3983**
Any suspected gas leaks should be reported immediately to the National Gas Emergency Service on 0800 111 999. After which you should contact us via the above Home Emergency Response helpline.

Please also read the general conditions relating to claims on page 39 for Home Legal Expenses, page 52 for Home Emergency Response, and pages 58-60 for Contents and Buildings cover.

**Other useful telephone numbers**

**Customer services helpline**
We will be happy to explain any part of this policy, answer your questions and make changes to your personal details.

Just call **0343 316 1617**
8.00am - 8.00pm weekdays and 9.00am - 5.00pm Saturday.

**Customer Services Feedback**
We would like to know what you think about the service we give you. Please let us know if you have any suggestions or feedback for us.

**0800 136 624**
If you need to complain

If you need to complain

AA Insurance Services aim to provide you with a high level of service at all times. However, there may be a time when you feel that our service has fallen below the standard you expect. If this is the case and you want to complain, we will do our best to try and resolve the situation.

a) There are several ways you can contact us:

Phone: 0344 209 0556
Email: customersupport@theAA.com
Post: Member Relations
The Automobile Association
Lambert House
Stockport Road
Cheadle
Cheshire SK8 2DY
Fax: 0161 488 7544
Text phone: 0800 262 050

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

If we acknowledge your complaint, we will advise you who is dealing with it and when we expect to respond. We aim to respond fully within 8 weeks. However, if we are unable to provide a final response within this period we will write to you before this time and advise why we have not been able to offer a final response and how long we expect our investigations to take.

If you remain 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.

b) There are several ways you can contact them:

Phone: 0800 023 4567 or 0300 1239 123
Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk
Post: The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Please note that consumer disputes relating to a product or service that has been bought online may be submitted to the European Commission Online Dispute Resolution platform at the following website: http://ec.europa.eu/odr.

If your complaint is about your insurer, and your insurance is with certain underwriters at Lloyd’s, you may contact:

Phone: 020 7327 5693
Website: www.lloyds.com/complaints
Email: complaints@lloyds.com
Post: Lloyd’s
One Lime Street
London EC3M 7HA
Fax: 020 7327 5225

Please remember to quote your policy number.

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 it’s 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 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 telephone 0800 678 1100 or 0207 741 4100.

Please make sure you always quote your policy number from your Statement of Insurance.

This complaints procedure does not affect your statutory rights.
A guide to your policy booklet

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Endorsements relating to your Home Insurance Plus policy

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

If any endorsements apply to your cover, they will be listed on the Endorsement Sheet provided with your Statement of Insurance. Manual endorsements may also be applied and if applicable these are described below. If you are not sure what they mean, please phone our Customer Services Helpline on 0343 316 1617.

Manual endorsements
01 Interest of named proposers
The policyholder under this policy is
..................................................................................................................
............................................................................................not................
..................................................................................................................
.......................................................................

09 Construction
Your home is built of
..................................................................................................................
..................................................................................................................
..................................................................................................................

12 Items in the bank
The items listed below are insured against the causes applicable to Section 3 and Section 3a but only whilst permanently deposited for safe keeping in a bank safe deposit or strongroom of a bank.

Demands and Needs
AA Home insurance allows you to choose different levels of cover depending on your needs. Your Statement of Insurance will confirm the cover you have selected. The choices you have made will depend on your personal circumstances and therefore please check your Statement of Insurance to check the cover continues to meet your needs.

<table>
<thead>
<tr>
<th>Cover level</th>
<th>Meets the Demands and Needs of:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contents cover</td>
<td>Customers who want - to insure the contents of their house from specific incidents within the home for an unlimited amount.</td>
</tr>
<tr>
<td></td>
<td>- additional cover for accidental loss or damage to household items in and away from home.</td>
</tr>
<tr>
<td></td>
<td>- additional cover for valuables, personal belongings and money away from home and for accidental loss or damage anywhere in the world. Each item not exceeding £5,000.</td>
</tr>
<tr>
<td></td>
<td>- cover to protect against being sued or making a claim against someone with access to a range of free legal documents.</td>
</tr>
<tr>
<td>Specified items away from home</td>
<td>Customers who want to have additional cover for specified items away from home and for accidental loss or damage anywhere in the world. Each item should be valued in excess of £5,000.</td>
</tr>
<tr>
<td>(Section 3a)</td>
<td></td>
</tr>
<tr>
<td>Building cover</td>
<td>Customers who want to insure their property for loss or damage against events such as a fire, with unlimited rebuilding costs, including accidental damage and have cover to make their home safe, secure and habitable following an emergency with access to a 24-hour helpline.</td>
</tr>
</tbody>
</table>
The **insured value** for such items is as stated on your **Statement of Insurance** against the section entitled “Items kept permanently in bank safe”.

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

**Items:**

- ..................................................................................................................
- ............................................................................................

19 **Living on business premises**

*Your home* is part of a **building** which is used for

- ..................................................................................................................
- ............................................................................................

This policy does not apply to that part of the **building** used for business purposes.

50 **Other**

Used as necessary to restrict cover or confirm cover details.

- ..................................................................................................................
- ............................................................................................

82 **Exclusion of specific cover**

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

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
</tr>
<tr>
<td></td>
<td>£</td>
</tr>
<tr>
<td></td>
<td>£</td>
</tr>
<tr>
<td></td>
<td>£</td>
</tr>
</tbody>
</table>

83 **Business use within the home**

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

- ..................................................................................................................
- ..................................................................................................................

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

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

84 **Business use within the home**

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

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

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

93 **Freeholder interest**

- .............................................................has an interest in the **property** as freeholder.

94 **Freeholder and leaseholder interest**

- .............................................................has an interest in the **property** as freeholder ..................................... have an interest in the **property** as leaseholders.

95 **Second mortgagees**

- .............................................................have an interest in the **property** as second mortgagee.
## Definitions

Certain words have specific meanings wherever they appear in this policy booklet.
To help you identify these we have printed them in **bold** and *italics* throughout the policy booklet. These definitions do not apply to the Home Legal Expenses or Home Emergency Response cover sections where separate definitions apply.

<table>
<thead>
<tr>
<th>AAIS</th>
<th>Automobile Association Insurance Services Limited.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental damage</td>
<td>Unexpected and unintended damage caused by sudden and external means.</td>
</tr>
<tr>
<td>Associated costs</td>
<td>The cost of clearing a site, demolition, shoring up or propping up the building to carry out repairs.</td>
</tr>
<tr>
<td>Authorised insurer(s)</td>
<td>For Sections 1, 2, 3, 3a and 4, the authorised insurer(s) is/are the insurer(s) shown on your Statement of Insurance.</td>
</tr>
<tr>
<td>Bedroom</td>
<td>A room used as a bedroom or originally intended to be used as a bedroom but now used for other purposes.</td>
</tr>
<tr>
<td>Building</td>
<td>Your home as shown in the Statement of Insurance and, if they form part of the property:</td>
</tr>
<tr>
<td></td>
<td>(a) tennis hard courts permanently installed, swimming pools, ornamental ponds, fountains, terraces, patios, paths, drives, car ports, boundary and garden walls, gates, hedges and fences;</td>
</tr>
<tr>
<td></td>
<td>(b) fixtures and fittings which belong to you as owner of the home; and</td>
</tr>
<tr>
<td></td>
<td>(c) tanks, drains, pipes and cables which service your home.</td>
</tr>
<tr>
<td>Business equipment</td>
<td>Computer equipment, facsimile machines, photocopiers, typewriters, word processors, telecommunication equipment, office furniture and stock (not held for sale).</td>
</tr>
<tr>
<td>Contents</td>
<td>Household goods, including tenant’s interior decorations, valuables and personal belongings, up to the limit shown in the Statement of Insurance.</td>
</tr>
<tr>
<td></td>
<td>Money up to £1,000.</td>
</tr>
<tr>
<td></td>
<td>Fixtures and fittings which belong to you as tenant of your home.</td>
</tr>
<tr>
<td></td>
<td>Satellite dishes, radio and television aerials, fittings and masts fixed to your home.</td>
</tr>
<tr>
<td></td>
<td>Contents are only covered if:</td>
</tr>
<tr>
<td></td>
<td>(a) they belong to you;</td>
</tr>
<tr>
<td></td>
<td>(b) you are responsible for them under a hiring or legal agreement; or</td>
</tr>
<tr>
<td></td>
<td>(c) you are legally liable for them.</td>
</tr>
<tr>
<td></td>
<td>The following are not included as contents.</td>
</tr>
<tr>
<td></td>
<td>(a) Road vehicles or any other mechanically propelled or assisted vehicles or toys except domestic gardening equipment, electric wheelchairs and remote-controlled or battery-powered models or toys.</td>
</tr>
<tr>
<td></td>
<td>Caravans, horse boxes, trailers and trailer tents.</td>
</tr>
<tr>
<td></td>
<td>Aircraft and hovercraft.</td>
</tr>
<tr>
<td></td>
<td>Boats, boards and any other watercraft designed to be used in or on water.</td>
</tr>
<tr>
<td></td>
<td>(b) Parts or accessories designed for or intended for use in or on any item defined in (a) above.</td>
</tr>
<tr>
<td></td>
<td>(c) Any living creature.</td>
</tr>
<tr>
<td>Endorsements</td>
<td>Any changes to the terms of your policy.</td>
</tr>
<tr>
<td>Fixtures and fittings</td>
<td>Built-in furniture.</td>
</tr>
<tr>
<td></td>
<td>Built-in domestic appliances.</td>
</tr>
<tr>
<td></td>
<td>Fixed glass and sanitary ware.</td>
</tr>
<tr>
<td></td>
<td>Fixed pipes, ducts, tanks, wires, cables, switches, fires, central heating equipment, boilers and storage heaters.</td>
</tr>
<tr>
<td></td>
<td>Fixed wall, floor and ceiling coverings (other than carpets).</td>
</tr>
</tbody>
</table>
### Definitions (continued)

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Heave</strong></td>
<td>Upward movement of the ground beneath the <strong>building</strong> as a result of the soil expanding or swelling.</td>
</tr>
<tr>
<td><strong>Home</strong></td>
<td>The house, bungalow, flat or maisonette shown in the <strong>Statement of Insurance</strong>.</td>
</tr>
<tr>
<td></td>
<td>Domestic garages belonging to the <strong>property</strong>.</td>
</tr>
<tr>
<td></td>
<td>Outbuildings if they form part of the <strong>property</strong>.</td>
</tr>
<tr>
<td></td>
<td>Excluding items indicated in (a), (b) and (c) under <strong>building</strong>.</td>
</tr>
<tr>
<td><strong>Household goods</strong></td>
<td>The <strong>contents</strong> of your home, excluding <strong>valuables</strong>, <strong>personal belongings</strong> and <strong>money</strong></td>
</tr>
<tr>
<td><strong>Insured value</strong></td>
<td>The amount shown in the <strong>Statement of Insurance</strong> as the most <strong>we</strong> will pay for any number of claims arising from the same event.</td>
</tr>
<tr>
<td><strong>Landslip</strong></td>
<td>Downhill movement of soil on sloping ground</td>
</tr>
<tr>
<td><strong>Money</strong></td>
<td>Cash, cheques, <strong>money</strong> 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. <em>(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.)</em></td>
</tr>
<tr>
<td></td>
<td>Cover only applies if these are held for private purposes.</td>
</tr>
<tr>
<td><strong>Personal belongings</strong></td>
<td>Clothing (including items of leather and sheepskin) and personal items designed to be worn, used or carried. <em>(This does not include <strong>valuables</strong> or <strong>money</strong>.)</em></td>
</tr>
<tr>
<td></td>
<td>Pedal cycles, sports equipment (other than excluded under <strong>contents</strong>) and camping equipment (excluding trailer tents), unless it is shown under ‘<strong>Contents</strong>’ as not being covered.</td>
</tr>
<tr>
<td><strong>Policyholder</strong></td>
<td>The person(s) named in the <strong>Statement of Insurance</strong>.</td>
</tr>
<tr>
<td><strong>Property</strong></td>
<td>The <strong>building</strong> and the land within its boundary.</td>
</tr>
<tr>
<td><strong>Settlement</strong></td>
<td>The natural downward movement as a result of the soil being compressed by the weight of new buildings within ten years of construction.</td>
</tr>
<tr>
<td><strong>Statement of</strong></td>
<td>The document which gives details of you, the <strong>authorised insurer</strong>, the <strong>home</strong> and cover.</td>
</tr>
<tr>
<td><strong>Insurance</strong></td>
<td>Subsidence</td>
</tr>
<tr>
<td></td>
<td>Downward movement of the ground beneath the <strong>building</strong> where the movement is unconnected to the weight of the <strong>building</strong>.</td>
</tr>
<tr>
<td><strong>Unfurnished</strong></td>
<td>When <strong>your home</strong> is not sufficiently furnished for normal living purposes for more than 30 consecutive days.</td>
</tr>
<tr>
<td><strong>Unoccupied</strong></td>
<td>When <strong>your home</strong> has not been lived in by you, or a person authorised by you, for more than 30 consecutive days.</td>
</tr>
<tr>
<td><strong>Valuables</strong></td>
<td>Jewellery, furs (other than sheepskin), watches, items made of gold, silver and other precious metals, photographic equipment (including video cameras and camcorders), portable audio visual and gaming equipment, laptops, tablets, e-readers or other portable computer equipment (which does not include any equipment only capable of use when connected to mains electricity), mobile phones, microscopes, telescopes, binoculars, portable musical instruments, pictures and other works of art, collections or sets of stamps/coins/medals.</td>
</tr>
<tr>
<td><strong>We, our, us</strong></td>
<td>The <strong>authorised insurer</strong> shown in the <strong>Statement of Insurance</strong>.</td>
</tr>
<tr>
<td><strong>You, your</strong></td>
<td>The <strong>policyholder</strong>, their spouse/partner, relatives and domestic employees normally living at <strong>your home</strong>.</td>
</tr>
</tbody>
</table>
Your contract of insurance

Introduction to your cover

Your insurance has been arranged with one or more insurance companies (authorised insurer(s)).

The authorised insurer(s) have relied on the information and statements you gave when they agreed to provide cover. This information and statements together with this policy booklet, the Statement of Insurance 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(s) have agreed to insure you under the terms, conditions and exclusions in or endorsed in this policy booklet. You are insured against liability, loss or damage that may happen during any period of insurance for which you have paid or agreed to pay the required premium.

Important

You must take reasonable care to ensure that the information provided by you or on your behalf in relation to your AA Home Insurance Plus is provided honestly, fully and to the best of your knowledge. If any of your insurance, or personal, details set out on the enclosed Statement of Insurance are incorrect or incomplete, or if you need to make a change (e.g. change of address), please 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.

For a full listing of notifiable changes, please see section General conditions that apply to the Whole Policy.
Section 1 - Contents cover

This part of your policy covers your household goods, valuables and personal belongings, against a range of incidents such as fire, theft, storm, water damage and vandalism. You will find full details of what is covered and what is not covered on the following pages. But if at any time you need more information, or would like to check your cover, please phone our Customer Services Helpline on 0343 316 1617.

What is covered

1 Contents (see definitions).
2 Up to £50,000 for any one claim in respect of costs we have agreed in advance for alternative accommodation (which is of a similar size and standard to your home) and cost of temporary storage of the contents if your home cannot be lived in as a result of loss or damage insured by this section of the policy.

Where they are covered

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

What they are covered against

Loss or damage caused by:

1 Fire, smoke, lightning, explosion, earthquake, storm, flood, and smudging as a result of fixed oil-fired central heating.

What is NOT covered

1 The first £100 of each incident of loss or damage unless otherwise stated in your Statement of Insurance except for claims for escape of water where the first £250 of each incident of loss or damage is not covered.
2 Any amount above the limit shown on your Statement of Insurance for a single item, collection or set of valuables or personal belongings unless specified on the Statement of Insurance.
3 Financial securities, certificates or documents of any kind, unless they are stored in a bank safe deposit or in the strongroom of a bank or solicitor’s offices.
4 Shortages of money due to clerical or accounting errors and/or omissions.
### What they are covered against

2 **Theft or attempted theft.**
   
   The most *we* will pay for any one claim for loss or damage to contents contained in outbuildings at the property or your domestic garages is £7,500 in total.

3 **Water or oil as a result of a burst, leaking or overflowing domestic water or heating installation or appliance or piping.**

4 **A collision or impact involving:**
   - a vehicle, aircraft or other aerial device (or anything falling from them), or animal; or
   - breakage or collapse of a television or radio aerial, satellite dish, or their fittings and masts.

5 **Falling trees, branches, lamp posts or telegraph poles, electricity pylons, poles or overhead cables.**

6 **Subsidence** or **heave** of the site on which the building stands or **landslip.**

7 **Malicious acts or vandalism.**

8 **Riot, civil commotion, strikes, labour or political disturbances.**

### What is NOT covered

**BUT NOT** 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;

**OR** loss or damage to money unless there is forcible or violent entry into or exit from your home;

**OR** if your home was **unfurnished** or **unoccupied** at the time of the loss or damage;

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

**BUT NOT** if your home was unfurnished or unoccupied at the time of the loss or damage.

**BUT NOT** caused by your pets.

**BUT NOT** the cost of removing the object which has caused the loss or damage.

**BUT NOT** if your home was unfurnished or unoccupied at the time of the loss or damage;

**OR** caused by you or any persons lawfully in your home;

**OR** caused by or arising from the erasure or distortion of information on computer equipment;

**OR** 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.
We also provide the following additional benefits.

What is covered

9 Credit cards
Financial loss anywhere in the world following the fraudulent use of any personal credit card, cheque card, banker’s card, debit or cash card. (The card must be issued in Great Britain, Isle of Man, Channel Islands or Northern Ireland.)
The most we will pay for any one claim is £5,000.

10 Deterioration of food
We will pay up to £1,000 for:
Deterioration of food or drink in the freezer or fridge in your home as a result of:
- the accidental failure of the freezing unit;
- refrigerant fumes;
- an accidental power failure.

The cost of hiring another freezer where we have agreed that this is necessary to try and lessen the claim.

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

12 Metered water or heating oil
Loss of metered water or heating oil following accidental damage to the domestic water or heating installation in your home.
The most we will pay for any one claim is £2,500.

13 Contents in the open
The contents are insured while they are outdoors but within the boundaries of the property against loss or damage as a result of causes 1 to 8 of this section.
The most we will pay for any one claim is £1,000.

What is NOT covered

BUT NOT 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 (Where you have reported your credit card, cheque card, banker’s card, debit or cash card for unauthorised or fraudulent use, in most cases, you will only be liable for the first £50 per card);
- the card company’s terms and conditions have been broken;
- you have used the card fraudulently; or
- there has been unauthorised use by you or your family.

BUT NOT loss or damage caused by the deliberate act of the supply authority.
OR loss or damage if your home was unoccupied at the time of the loss or damage.

BUT NOT loss or damage caused by storm, flood or shown as not insured under causes 1 to 8 of this section.
OR loss or damage to:
- plants, trees, lawn or shrubs; or
- valuables or money.
What is covered

14 Contents temporarily removed
Loss or damage as a result of causes 1 to 8 of this section while the contents are temporarily away from your home but within Great Britain, Isle of Man, Channel Islands, Northern Ireland, Republic of Ireland or continent of Europe.
The most we will pay for any one claim is £6,000.
But for loss or damage caused by theft or attempted theft to contents contained in a domestic garage or outbuilding, the most we will pay for any one claim is £1,000.

15 Contents at university/college
Loss or damage as a result of causes 1 to 8 of this section for contents temporarily in Halls of Residence or other student accommodation, providing the student still has their permanent address at your Home.
The most we will pay for any one claim is £3,000.

16 Contents belonging to visitors
Loss or damage as a result of causes 1 to 8 of this section to contents belonging to your visitors.
The most we will pay for any one claim is £300 for any one visitor.

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

What is NOT covered

BUT NOT loss or damage shown as not insured under causes 1 to 8 of this section.
OR loss or damage caused by theft unless it involves forcible and violent entry to or exit from a building, other than a building in which you are employed or temporarily living.
OR accidental damage to specified valuables and personal belongings unless you have cover for these items under Section 3a.
OR contents away from your home for sale or exhibition.
OR loss or damage to contents temporarily in Halls of Residence or other term-time student accommodation.
OR loss or damage to contents in a caravan, mobile home or motor home, unless the caravan, mobile home or motor home is within the property.

BUT NOT loss or damage caused by theft or attempted theft to contents unless it involves forcible and violent entry to or exit from a building.
OR loss of money.
OR contents taken outside Great Britain, Isle of Man, Channel Islands and Northern Ireland

BUT NOT loss or damage to contents which:
• are covered by other insurance; or
• belong to a paying guest or lodger.
**What is covered**

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

19 **Home office**
   We will pay up to £10,000 in total for loss or damage to **business equipment** within your **home** as a result of causes 1 to 8 of this section.
   The most we will pay for any one item is £2,000.

20 **Title deeds**
   We will pay up to £2,500 to replace the title deeds of your **property** following loss or damage as a result of causes 1 to 8 of this section while they are in your **home**.

21 **Digital information**
   We will pay the cost of replacing information you have legally purchased and stored on your home computer, mobile phone or other computer equipment, that is lost or damaged as result of causes 1-8 of this section.

22 **Garden Cover**
   We will pay up to £1,000 in total for loss or damage to hedges, lawns, trees, shrubs and plants that you own, which are outside the **building** but within the boundaries of the **property**, as a result of causes 1-8 of this section.

**What is NOT covered**

**BUT NOT** loss or damage while in a furniture store for more than 14 days during the course of removal.

**BUT NOT** loss or damage shown as not insured under causes 1 to 8 of this section.

**BUT NOT** remaking a file, tape, disc or disk.

**OR** rewriting the information contained on your equipment.

**BUT NOT** loss or damage not insured under causes 1-8 of this section:
- 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 is covered

1 Your liability as occupier of the building:
   We will insure you for all amounts which you have legal liability to pay as compensation for accidents which happen in or around your property which result in:
   - death, physical injury, disease or illness to any person; or
   - loss of or damage to property.
   There is a limit of £2 million for all claims arising from any one accident plus costs and expenses which we agree to in writing.

2 Your personal liability:
   We will insure you for all amounts which you have legal liability to pay as compensation for accidents not connected with the occupation of your building which result in:
   - death, physical injury, disease or illness to any person other than your employees; or
   - loss of or damage to property.
   There is a limit of £2 million for all claims arising from any one accident plus costs and expenses which we agree to in writing.

What is NOT covered

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

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

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

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

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

6 Liability as a result of:
   - a direct or indirect result of assault or alleged assault; or
   - any deliberate or wilful or malicious act.
What is covered

3 Your liability to your domestic employees:

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

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

What is NOT covered

7 Liability as a result of you owning, possessing or using road vehicles or other mechanically propelled or assisted vehicles except:
   - domestic gardening equipment used within the boundary of the property; or
   - electric wheelchairs;
   - remote-controlled or battery-powered models or toys;
   - use of a vehicle only as a passenger having no right of control.

8 Liability as a result of you owning, possessing or using:
   - caravans (other than temporary holiday accommodation), horse boxes, trailers or trailer tents; or
   - aircraft or hovercraft.

9 Liability as a result of you owning, possessing or using boats (other than temporary holiday accommodation), boards or any other craft or equipment designed for use in or on water except:
   - pedestrian controlled models or toys;
   - hand or foot-propelled boats which you do not own.

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

11 Liability arising from The Party Wall etc. Act 1996.
## Irrecoverable court awards

### What is 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 paragraphs 1 and 2 of the Your liability section of the policy booklet would have insured *you* if the award had been made against *you* rather than in *your* favour.

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

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

### What is NOT covered

**BUT NOT** if the incident leading to court action happened outside the period of insurance.

**OR** liability if *you* are the judgement debtor.

*We* will not pay if anyone is appealing against *your* award.
Your liability as a tenant

What is covered

We will insure you for all amounts which you have legal liability to pay under a tenancy agreement for your building for the cover detailed on pages 18-19. The most we will pay for any one claim is £5,000.

What is NOT covered

BUT NOT the first £100 of each claim for loss or damage unless otherwise stated in your Statement of Insurance.

The first £250 of each incident of loss or damage in the event of an escape of water.

The first £1,000 of each incident of loss or damage in the event of subsidence, heave or landslip claim.

OR fees which you incur:

• for preparing your claim; or

• without our permission.

OR liability for any loss or damage which happens if your home was unfurnished or unoccupied at the time of the loss or damage.

OR liability as a result of you owning or leasing your building.

OR Loss or damage shown as not covered under causes 1 to 8 of Section 4.

OR liability arising from The Party Wall etc. Act 1996.
What is covered

Loss or damage caused by:
1  Fire, smoke, lightning, explosion, earthquake, storm, flood and smudging as a result of fixed oil-fired central heating.
2  Theft or attempted theft.
3  Water or oil as a result of a burst, leaking or overflowing domestic water or heating installation, or appliance or piping. This includes damage to any water installation caused by freezing or bursting.
4  Collision or impact involving:
   ▪ a vehicle, aircraft or other aerial device (or anything falling from them), or animal; and
   ▪ breakage or collapse of a television or radio aerial, a satellite dish, or their fittings and masts.
5  Falling trees, branches, lamp posts, telegraph poles, electricity pylons, poles or overhead cables.
6  **Subsidence** or **heave** of the site on which the **building** stands or **landslide**.

What is NOT covered

**BUT NOT** loss or damage caused by storm or flood to gates, hedges or fences.

**BUT NOT** loss or damage if **your home** was **unfurnished** or **unoccupied** at the time of the loss or damage.

**BUT NOT** loss or damage if **your home** was **unfurnished** or **unoccupied** at the time of the loss or damage.

**OR** loss or damage caused by **subsidence**, **heave** or **landslide**.

**BUT NOT** loss or damage caused by **your** pets.

**BUT NOT** the cost of removing the object which has caused the loss or damage. **OR** loss or damage caused by lopping, topping or felling of trees on **your property**.

**BUT NOT** the first £1,000 of each incident or loss. **OR** loss or damage to tennis hard courts, swimming pools, ornamental ponds, fountains, terraces, patios, paths, drives, car ports, boundary and garden walls, gates, hedges and fences unless your home is damaged by the same cause at the same time.

**OR** 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;
What is covered

7 Malicious acts or vandalism.

8 Riot, civil commotion, strikes, labour or political disturbances.

9 Accidental damage for which you are legally responsible to cables, underground pipes or underground tanks servicing the property.

10 Accidental damage to glass, ceramic hobs and sanitary fittings all of which are fixed to, and forming part of your home.

What is NOT covered

- 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; or
- settlement.

BUT NOT loss or damage if your home was left unfurnished or unoccupied at the time of the loss or damage.

OR loss or damage caused by you, or any persons lawfully in your home.
Section 2 – Accidental loss or damage cover for household goods

This section is an extension to Section 1 Contents and is automatically included if Section 1 is held. This will be shown on your Statement of Insurance.

**What is covered**

1. Contents (see definitions).

**Where they are covered**

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

   The most we will pay for any one claim is £6,000. But for loss or damage caused by theft or attempted theft to contents contained in a domestic garage or outbuilding the most we will pay for any one claim is £1,000.

**What is NOT covered**

**BUT NOT** the first £100 of each incident of loss or damage unless otherwise stated in your Statement of Insurance.

**OR** money, valuables and personal belongings.

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

**OR** financial securities, certificates or documents of any kind unless they are stored in a bank safe deposit or in the strongroom of a bank or solicitor’s offices.

**Where they are NOT covered**

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

1 Accidental loss or **accidental damage** (in addition to the causes 1 to 8 covered under Section 1).

What is NOT covered

- **BUT NOT** any loss or damage shown as not insured under causes 1 to 8 of Section 1 of this policy.

- **OR** Any loss or damage while any part of your home is lent, let, sublet or shared.

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

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

- **OR** Loss or damage caused by or arising from the erasure or distortion of information on computer equipment.
## Section 3 – Accidental loss or damage cover for valuables, personal belongings and money

This section is an extension to Section 1 – Contents and is automatically included if section 1 is held. Your Statement of Insurance will show the amount insured under this section.

### What is covered

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

   The most **we** will pay for any item, collection or set is £5,000.

2. **Valuables** and **personal belongings** that are owned by **you** and are in the custody or control of any member of **your** family whilst they are living away from **your** home in Halls of Residence or any other term-time student accommodation, providing the student still has their permanent address at **your Home**.

   The most **we** will pay for any item, collection or set is £1,000.

3. **Your money** up to £1,000.

### Where they are covered

1. Whilst in **your home**, and anywhere in the world in **your** custody or control.

   But the most **we** will pay for any one claim caused by theft or attempted theft from an unattended motor vehicle is £2,000.

### What is NOT covered

1. The first £100 of each incident of loss or damage unless otherwise stated in your Statement of Insurance.

2. Contact lenses.

3. Shortages of **money** due to clerical or accounting errors and/or omissions.
What they are covered against

1 Accidental loss or accidental damage (in addition to causes 1 to 8 covered under Section 1).

What is NOT covered

BUT NOT any loss or damage shown as not insured under causes 1 to 8 of Section 1 of this policy.

OR sports equipment and portable musical instruments which are damaged while in use.

OR remote-controlled or battery-powered models or toys which are damaged whilst in use.

OR damage caused by or arising from:
  ■ insects, parasites or vermin;
  ■ fungus or mildew;
  ■ atmospheric or climatic conditions, frost or the action of light;
  ■ alterations, repairs, maintenance, restoration, dismantling or renovating;
  ■ any process of cleaning, drying, dyeing, heating or washing;
  ■ faulty design or workmanship or using faulty materials; or
  ■ mechanical or electrical breakdowns or failure.

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

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

OR 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.
## Section 3a – Accidental loss or damage cover for specified valuables and personal belongings (optional)

*Your Statement of Insurance* will show if you have cover under this section and the amount insured for each specified item.

### What is covered

1. Items specified in *your Statement of Insurance* up to their insured value.

### Where they are covered

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

### What is NOT covered

The first £100 of each incident of loss or damage unless otherwise stated in *your Statement of Insurance*.

Valuables and personal belongings in the custody or control of any member of *your* family whilst they are living away from the home in Halls of Residence or any other term-time student accommodation.
What they are covered against

1 Accidental loss or **accidental damage** (in addition to causes 1 to 8 covered under Section 1).

What is NOT covered

**BUT NOT** any loss or damage shown as not insured under causes 1 to 8 of Section 1 of this policy.

**OR** sports equipment and portable musical instruments which are damaged while in use.

**OR** remote-controlled or battery-powered models or toys which are damaged whilst in use.

**OR** damage caused by or arising from:
- insects, parasites or vermin;
- fungus or mildew;
- atmospheric or climatic conditions, frost or the action of light;
- alterations, repairs, maintenance, restoration, dismantling or renovating;
- any process of cleaning, drying, dyeing, heating or washing;
- faulty design or workmanship or using faulty materials; or
- mechanical or electrical breakdowns or failure.

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

**OR** loss or damage caused by or arising from the erasure or distortion of information on computer equipment.

**OR** 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.
## Section 4 – Buildings cover

*Your Statement of Insurance* will show if you have cover under this section.

### What is insured

1. **Your building** (see definitions).

### What it is covered against

*We* will pay for loss or damage to the **building** caused by the following:

1. Fire, smoke, lightning, explosion, earthquake, storm, flood, and smudging as a result of fixed oil-fired central heating.
2. Theft or attempted theft.
3. Water or oil as a result of a burst, leaking or overflowing domestic water or heating installation, appliance or piping. This includes damage to any water installation caused by freezing or bursting.

We will also pay up to £10,000 in total 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.

### What is NOT covered

1. The first £100 of each incident of loss or damage unless otherwise stated in *your Statement of Insurance*, except for claims for escape of water where the first £250 of each incident of loss or damage is not covered.
2. The first £1,000 of each incident of loss or damage in the event of **subsidence, heave** or **landslip**.
3. Fees which you incur:  
   - for preparing your claim; or 
   - without our permission.

**BUT NOT** loss or damage caused by storm or flood to gates, hedges or fences.

**BUT NOT** loss or damage if your home was **unfurnished or unoccupied** at the time of the loss or damage.

**BUT NOT** loss or damage if your home was **unfurnished or unoccupied** at the time of the loss or damage.

**OR** loss or damage caused by **subsidence, heave** or **landslip**.
**What it is covered against**

4 A collision or impact involving:
- a vehicle, aircraft or other aerial device (or anything falling from them), or animal; and
- breakage or collapse of a television or radio aerial, a satellite dish, or their fittings and masts.
- Falling trees, branches, lamp posts, telegraph poles, electricity pylons, poles or overhead cables. This includes the cost of removing the object which has caused the loss or damage.

5 *Subsidence* or *heave* of the site on which the *building* stands or *landslip*.

**What is NOT covered**

**BUT NOT** loss or damage caused by *your* pets.

**BUT NOT** loss or damage caused by lopping, topping or felling of trees on *your property*.

**BUT NOT** loss or damage to tennis hard courts, swimming pools, ornamental ponds, fountains, terraces, patios, paths, drives, car ports, boundary and garden walls, gates, hedges and fences unless *your home* is damaged by the same cause at the same time.

**OR** 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;
- 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*; or
- *settlement*. 
### What it is covered against

<table>
<thead>
<tr>
<th>Number</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>Malicious acts or vandalism.</td>
</tr>
<tr>
<td>7</td>
<td>Riot, civil commotion, strikes, labour or political disturbances.</td>
</tr>
<tr>
<td>8</td>
<td><strong>Accidental damage</strong> to cables, underground pipes or underground tanks servicing the <em>property</em> for which <em>you</em> are legally responsible.</td>
</tr>
<tr>
<td>9</td>
<td>Any other accidental loss or <strong>accidental damage</strong> to <em>your building</em>.</td>
</tr>
</tbody>
</table>

### What is NOT covered

**BUT NOT** loss or damage if *your home* was left *unfurnished* or *unoccupied* at the time of the loss or damage,

**OR** loss or damage caused by *you*, or any persons lawfully in *your home*.

**BUT NOT** loss or damage caused by:
- insects, parasites or vermin;
- fungus or mildew;
- atmospheric or climatic conditions, frost or the action of light;
- alterations, repairs, maintenance, restoration, dismantling or renovating;
- any process of cleaning, drying, dyeing, heating or washing;
- chewing, scratching, tearing or fouling by pets;
- faulty design or workmanship or using faulty materials;
- mechanical or electrical breakdowns or failure;
- demolition, structural alterations or structural repairs; or
- the *property* moving, settling or shrinking.

**OR** loss or damage while any part of *your home* is lent, let, sublet or shared.

**OR** loss or damage shown as not insured under causes 1 to 8 of this section.
What is covered

We also provide the following additional benefits:

10 After loss or damage insured by this section:
   - *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*; and
   - 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.

11 If *your home* cannot be lived in because of causes 1 to 9 of this section we will pay:
   - the costs we have agreed in advance for *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 £50,000.

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

13 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.

What is NOT covered

**BUT NOT** fees which *you* incur and *we* have not agreed in advance.

**BUT NOT** if *you* have cover under Section 1 – Contents or cover under a more specific policy
What is covered

14 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’. This does not apply if the buyer has taken out other insurance.

15 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 £1,000.

16 We will pay for damage to your trees, 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 £1,000.

17 Garden Cover

We will pay up to £1,000 in total for loss or damage to hedges, lawns, trees, shrubs and plants that you own, which are outside the building but within the boundaries of the property, as a result of causes 1-8 of Section 4.

What is NOT covered

BUT NOT if you have cover under Section 1 – Contents or cover under a more specific policy.

OR loss or damage not insured under causes 1-8 of Section 4.
### What is covered

1. **Your legal liability as owner of the building:**
   - **We** will insure **you** for all amounts which **you** have legal liability to pay as owner but not occupier for accidents which happen in or around the **property** during the period of insurance which result in:
     - death, physical injury, disease or illness to any person; or
     - loss of or damage to property.
   
   There is a limit of £2 million for all claims arising from any one accident plus costs and expenses which **we** agree to in writing.

2. **Your 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 which happened in or around that building and which resulted in:
     - death, physical injury, disease or illness to any person other than **your** employees; or
     - 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.
   
   There is a limit of £2 million for all claims arising from any one accident plus costs and expenses which **we** agree to in writing.

### What is not covered

**BUT NOT** liability for:
- loss of or damage to property which belongs to or is in the care of **you** or anyone **you** employ; or
- physical injury to, or death, disease or illness suffered by **you** or **your** employees.

**OR** liability caused by occupation of any land, building or the **building**.

**OR** liability as a result of:
- **your** trade, profession or employment other than as owner of the **building**; or
- any agreement or contract, unless **you** would have been liable anyway.

**OR** liability arising from The Party Wall etc. Act 1996
Section 5 – Home Legal Expenses cover

*Your Statement of Insurance* will show if you have cover under this section.

**Online Legal Documents**

**What are they?**

You have 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 system 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.

**How do I access them?**

Go to theAA.com/legal-documents and register as an AA Home Legal Expenses customer. You will need your AA Home Insurance Plus policy number.

(You will need to wait 48 hours after purchasing this cover before your Home Legal Expenses policy number is effective).

AA Legal Documents is provided by Cogent Law. Cogent Law is a trading name of Parabis Law LLP, a limited liability partnership registered in England and Wales under number OC315763 with their registered office at 8 Bedford Park, Croydon, Surrey CRO 2AP (‘Cogent Law’).

**Help and Advice**

**Legal Advice Helpline**  0161 428 7039
To claim and for help with legal matters, 24 hours a day, 365 days a year.

**Online Documents**  theAA.com/legal-documents
Free access to a variety of professional legal documents that can be adapted to meet your needs and reviewed by a firm of solicitors.
## AA Home Legal Expenses cover

### About your AA Home Legal Expense policy

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: Fanum House, Basing View, Basingstoke, Hampshire, RG21 4EA. Registered in England number 2414212.

Home Legal Expenses is underwritten by Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar. Acromas Insurance Company Limited is a member of the Association of British Insurers.

Acromas 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 the policy wording during any period of insurance for which you have paid or agreed to pay the policy premium.

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 this policy wording and statement of insurance from your insurance policy 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.

### Definitions – These apply to Home Legal Expenses cover only.

<table>
<thead>
<tr>
<th><strong>AAIS</strong></th>
<th>Automobile Association Insurance Services Limited.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Appointed representative</strong></td>
<td>A solicitor, lawyer or appropriately qualified person, firm or company, including us, instructed in accordance with Home Legal Expenses Condition 2 (Representation).</td>
</tr>
<tr>
<td><strong>Date of incident</strong></td>
<td>- The date of the event; or&lt;br&gt;- the date of the first event where there is more than one event arising from the same cause; or&lt;br&gt;- the date on which the cause of action arises where this relates to the purchase of your home; or&lt;br&gt;- for a full enquiry, the date when Her Majesty’s Revenue &amp; Customs first notifies you in writing of its intention to make enquiries; which may lead to a claim under your policy.</td>
</tr>
<tr>
<td><strong>Disbursements</strong></td>
<td>Money spent by the appointed representative to manage your claim, but not including the appointed representatives own fees.</td>
</tr>
<tr>
<td><strong>Full enquiry</strong></td>
<td>A full examination opened by Her Majesty’s Revenue &amp; 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.</td>
</tr>
<tr>
<td><strong>Group actions</strong></td>
<td>Actions involving individuals not named on the Statement of Insurance who may benefit from any work undertaken by an appointed representative under this policy will not be covered.</td>
</tr>
</tbody>
</table>
Definitions continued– These apply to Home Legal Expenses cover only

| **Home** | The house, bungalow, flat or maisonette shown in *your Statement of Insurance*. 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 section 13 of the Data Protection Act 1998; 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 Insurance*. |
| **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 Insurance*. |
| **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 Insurance** | The document, which provides a record of *your* insurance. *Your Statement of Insurance* is part of this policy and must be read in conjunction with *your* policy booklet. *You* are not covered for any damages, fines or penalties *you* have to pay. |
| **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** | Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar. Acromas Insurance Company Limited is a member of the Association of British Insurers. |
| **You, your** | The *policyholder* and their spouse/domestic partner and any other relative, (including adopted and foster children), who permanently live in *your home*. |
How to make a claim

If an event happens for which you require 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 our 24-hour legal helpline 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 experts 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 write to us at:

AA Home Insurance Legal Services
Lambert House
Stockport Road
Cheadle
Cheshire
SK8 2DY

You must give the policy number shown on your Statement of Insurance each time you write to or phone us.
AA Home Legal Expenses cover

We cover the following:
- access to a 24-hour legal helpline 0161 428 7039, which provides initial advice on any personal legal matter covered under this policy;
- an appointed representative arranged by us; and
- up to £50,000 (including VAT) of legal costs under this policy.

We do not cover the following:
- where the amount in dispute is less than £250; or
- more than £50,000 (including VAT) of legal costs for all claims that arise from the same date of incident.

### What is covered

1. **Death and personal injury**
   - We cover the following:
     - 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 arise from an event, which causes death or bodily injury to you.

2. **Contract Disputes**
   - Legal costs for defending or pursuing a legal claim arising from a dispute over:
     - you buying, hiring or leasing any personal goods or services;
     - you selling any personal goods; or
     - you buying or selling your property.

### What is NOT covered

**BUT NOT**

Any claim relating to:
- illness or injury not caused by a sudden or specific accident or that happens gradually; or
- defence of your legal rights, other than defence of a counterclaim.

**BUT NOT**

- 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 advice 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 value is over £5,000 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 and a tenant; or
- a contract entered into by or on behalf of you buying, selling or renting non domesticated animals and livestock.
What is NOT covered

BUT NOT
- a contract entered into by you;
- any disagreement over the position, location, movement or existence of the boundaries of your property;
- 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; or
- defending any dispute other than defending a counter claim.

BUT NOT
Any claim relating to:
- disputes under a contract of employment which occur within 90 days of the start date of this Legal Expenses policy;
- the Equal Pay Act 1970 (or amending laws);
- travelling expenses, allowances or compensation payments for being off work; or
- any disciplinary procedures brought against you by your employer, or any internal grievances brought by you.

BUT NOT
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; or
- any investigations relating to you deliberately under-declaring your taxable income.
what is covered

6 Defence of your legal rights

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 Section 13 of the Data Protection Act 1998; or
- civil action being taken against you for unlawful discrimination.

What is NOT covered

BUT NOT

- parking or obstruction offences;
- claims against you as a Director or Officer of any company.
AA Home Legal Expenses exclusions

You should read these exclusions carefully together with the AA Home Legal Expenses general conditions.

The general conditions and general exclusions of your AA Home Insurance Plus policy also apply to your AA Home Legal Expenses cover and should be read carefully.

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 AA Home 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 AA Home Legal Expenses cover 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) group actions;
   d) where the amount in dispute is less than £250;
   e) any amount which you cannot recover from another insurance policy because an insurer refuses or reduces the claim;
   f) any disagreement over a contract of insurance which relates only to the amount of your claim;
   g) a deliberate or criminal act or omission or criminal prosecution of you or any proceedings in a court of criminal jurisdiction;
   h) judicial reviews;
   i) your affairs if they are in the hands of an insolvency practitioner by court order or by agreement with your creditors;
   j) any business, profession or trade or any venture for gain including letting the property;
   k) damages, fines or penalties you have to pay;
   l) a vehicle you are buying, financing, selling, hiring or is owned by you or for which you are responsible or you are driving, operating, controlling, using or repairing. You are covered as a passenger in a vehicle that is not owned or driven by you;
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) wills or probate;

o) libel, defamation or slander;

p) patents, copyright, design rights, trade marks, service marks, character or merchandise marks or any other form of intellectual property;

q) secrecy, confidentiality agreements or computer software or data protection;

r) any event resulting in suspension of membership or expulsion from a club or society;

s) 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;

t) 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;

u) where your opponent is also insured under this policy;

v) any disputes with us or an AA Group Company;

w) any referral to the European Court.
You should read these conditions carefully together with the AA Home Legal Expenses exclusions.

The general conditions and general exclusions of your AA Home Insurance Plus policy also apply to your AA 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;
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 judgment 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 the incident, including your opponent’s costs is £50,000 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 another representative:

a) the representative you choose will become the appointed representative;

b) you must notify us as soon as possible of the name, address and contact details of the appointed representative;

c) you will be required to ensure that the appointed representative complies as appropriate with the terms of this policy on your behalf by:

i) keeping us updated regularly with the progress of your legal claim;

ii) keeping us informed regularly of legal costs incurred;

iii) informing us of any settlement offers made to or by you; and

iv) 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 legal costs (meaning those properly incurred and proportionate fees and expenses charged by the appointed representative) shall not in any circumstances exceed hourly rates in line with those published in the Senior Courts Cost Office Guide for Summary Assessments of Costs which your appointed representative will have readily available and which you should ask to see. The rate applicable will be the guideline rate at the time the work was conducted, for the location in which your appointed representative carries on business or on your home address (whichever is the lower) and 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 the guideline 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 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, you must tell us immediately. If this is for reasons related to the reasonable prospects of your claim or other reason relating to your entitlement to cover under this policy, you must tell us and give the appointed representative permission to share those reasons with us. If, after reviewing the information, any new representative confirms that you have otherwise complied with the policy conditions, 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 judgment 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 judgment or potential judgment 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) your 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 he or she 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.
Section 6 – Home Emergency Response

*Your Statement of Insurance* will show if you have cover under this section.

The companies who arrange and provide your cover.

Your AA Home Emergency Response has been arranged by the Automobile Association Insurance Services Limited (AAIS), which is an insurance intermediary, authorised and regulated by the Financial Conduct Authority. Registered Office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. Registered in England number 2414212.

The AA Home Emergency Response cover service will be handled and delivered by the Automobile Association Insurance Services Limited.

AA Home Emergency Response is underwritten by Acromas Insurance Company Limited (AICL) 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Enbrook Park Sandgate, Folkestone CT20 3SE. Acromas Insurance Company is authorised by the Financial Services Commission, Gibraltar and is a member of the Association of British Insurers.

The cover set out in this policy is designed to cover home emergencies only and offers 24 hour assistance in making your home safe, secure and habitable after an insured event.

This policy is not designed to replace your buildings and contents insurance policies and will not provide assistance for normal day to day home maintenance.

**AA Home Emergency Response line**

Call **0800 316 3983** for the 24-hour services of a reliable AA approved tradesman for emergency repairs to your home.

Keeping your policy up to date

**Change of address**

You will need to notify us as quickly as possible if any of your personal or insurance details change.

Examples of the changes you should tell us about are:

- change to your address or the address of the property that cover has been arranged for;
- change to your name
- if you make changes to your home resulting in an increased number of bedrooms;

You will not be covered if the information we hold is not accurate or complete.
If you need to make a claim and helplines

Reporting an emergency

1. Please contact us as soon as you are aware of a home emergency on 0800 316 3983. SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers by sending an SMS to 07860 002 999. We may decline to attend any event which has not been reported promptly after it first occurs because such event may no longer be classified as an emergency.

2. We will try to find a suitable repairer. But we may not be able to do this if:
   • the weather is too bad;
   • there are industrial disputes official or otherwise;
   • the public transport system fails (including the road and railway networks and repairs to them); or
   • there are incidents outside of our control which prevent someone reaching or gaining access to the home or which makes providing the service unsafe for our repairers

3. The insurer will only pay the charges of repairers instructed by us. The insurer will not pay any claim unless we have given our agreement, or if there is no one at home when our approved repairer arrives where an agreed appointment time has been made.

4. The insurer will pay the claim subject to the terms exclusions and conditions of this Home Emergency Response policy.

5. Repairers will only attend where an adult of 18 years or over is present at the home. (Proof of identity may be required).

6. We may provide advice over the phone of fixes to try yourself to resolve an emergency immediately before we attend.

Please remember that you’ll need the policy number from your Statement of Insurance each time you contact us.

AA Home Emergency Response

We have put this wording together to clearly set out the details of your insurance cover.

Please read it carefully, as well as your Statement of Insurance, to make sure they meet your needs.

Remember to check the exclusions and restrictions that apply to your cover as well as the general exclusions and exclusions which apply to the whole policy.
## Meaning of words

Certain words have specific meanings in relation to your Home Emergency Response cover. These replace those words defined on pages 6-7. To help you identify these we’ve printed them in **bold italics** in your policy details.

<table>
<thead>
<tr>
<th><strong>Description</strong></th>
<th><strong>Definition</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>AA Insurance Services</strong></td>
<td>Automobile Association Insurance Services Limited.</td>
</tr>
<tr>
<td><strong>Attendance fee</strong></td>
<td>Our attendance fee of £60 including VAT.</td>
</tr>
<tr>
<td><strong>Domestic electrical system</strong></td>
<td>The internal permanent 240 volt electrical supply system providing power to your home from the point where it leaves the mains electricity meter. This includes all fuse boxes, wall sockets, light switches and light sockets.</td>
</tr>
</tbody>
</table>
| **Emergency**                | A sudden unexpected event which in the insurer’s opinion requires immediate action to:  
  a) prevent damage or further damage to your home; or  
  b) make your home safe or secure or habitable.                                                                                                       |
| **Engineer/Repairer**        | The person providing the services.                                                                                                                                                                           |
| **Home**                     | The private dwelling (excluding detached outbuildings and garages, sheds and communal areas) shown in the Statement of Insurance and occupied by you, your immediate family, any lodger so long as you are also resident in the home. The home must be a single self-contained unit with its own front door and built of brick, stone or concrete. |
| **Immediately dangerous**    | Insurer                                                                                                                                                                                                       |
| **Insurer**                  | Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar. Acromas Insurance Company Limited is a member of the Association of British Insurers. |
| **Insured event(s)**         | An incident giving rise to a valid claim under this policy.                                                                                                                                                   |
| **Partial failure**          | Fault which affects parts of your home rather than throughout the property.                                                                                                                                    |
| **Period of insurance**      | The period for which the insurer has agreed to cover you and for which you have paid the required premium as shown in your Statement of Insurance.                                                            |
| **Policyholder**             | The person named in the Statement of Insurance.                                                                                                                                                               |
| **Property**                 | The home and land within its boundary excluding any shared or communal areas.                                                                                                                                  |
| **Statement of Insurance**   | The document which gives details of you, the insurer, your home and your cover.                                                                                                                              |
| **You, your**                | The policyholder, their spouse or partner living in the home.                                                                                                                                                 |
| **Water supply pipe(s)**     | The main pipe from and including the main stopcock from your home up to where it is connected to the public or shared water supply pipe within the boundary of your property provided you have sole responsibility for this pipe. Automobile Association Insurance Services. |
| **We / us / our**            | The policyholder, their spouse or partner living in the home.                                                                                                                                                 |

*We / us / our* and *You, your* are used in the context of the policyholder and their family, as defined in the policy details.
AA Home Emergency Response

What is covered

Your Limits and Cover applying to this section
24 hour assistance, 365 days a year for emergency repairs to your home.
The insurer will pay charges for labour, materials and parts for an unlimited number of incidents per period of insurance.

1. Plumbing
   An emergency relating to:
   a) The internal hot and cold water pipes between the main internal stopcock and the internal taps.
   b) The cold water storage tank.
   c) Failure of the toilet to function where it is the only toilet in your home you can use.
   d) A leak which cannot be contained from:
      • your toilet cistern;
      • shower fixtures and fittings which cannot be controlled;
      • the internal section of the overflow pipe; or
      • your central heating water pipes.

What is NOT covered

Any excess shown on your Statement of Insurance

General exclusions can be found on pages 52-53.

BUT NOT

1) Sections of pipe which are shared
2) Frozen pipes that have not resulted in confirmed damage.
3) Damage to rainwater pipes and guttering.
4) Damage to water pipes to or from and in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, roofs, or other external property.
5) Refilling the heating system with additives such as corrosion inhibitor.
6) Repair or replacement of cylinders, mains cold water stopcock, steel or asbestos water tanks, immersion heaters, heating controls, water circulating and pressure pumps, radiators, radiator valves, steel pipes, shower units and fittings, trays or enclosures and associated pumps, and heated towel rails, washers or taps, Saniflow systems and sanitary ware and associated pumps.
7) A leaking central heating radiator where you are able to turn off the radiator and stop the leak.
What is covered

2. Drainage
   An emergency relating to:
   The blockage to the waste pipe or drains within the boundaries of your property where the flow is being prevented.
   Restoring flow of waste pipes and drains, using conventional methods such as rodding and jetting to overcome the emergency, up to the boundary of your property where you are solely responsible for this.

3. Internal electrics
   An emergency relating to:
   the complete failure of all internal lighting and/or all power sockets within your home.

4. Windows
   An emergency relating to:
   broken and cracked window(s) which result in you being unable to secure your home.
   We will board up the window(s) to secure your home and resolve the immediate emergency.

What is NOT covered

BUT NOT
1) Repair or replacement of:
   • soakaways, cesspits, treatment plants and their overflow pipes
   • Saniflow systems or sanitary ware and associated pumps,
   • shower trays or enclosures, or
   • down pipes or guttering attached to the exterior of your home.
2) Vacuum drainage systems or the cost of draining down where no appropriate drainage facility is available.
3) Claims relating to blockages which are found to be in external pipes that are outside the boundaries of your property.
4) Pipes that are shared.
5) Repairs to damage caused by collapsed drains or tree roots.
6) Digging, and investigatory work using cameras.

BUT NOT
1) Partial failure of the electrical supply within the home (for example a single socket not working or no lighting in one room of your home).
2) Repair or replacement of:
   • electrical appliances
   • spotlights and decorative floorlights
   • security systems
   • external fitting such as TV aerials and satellite dishes
3) Failure of electrical supply to the exterior of your home.
4) Upgrade or enhancement to internal electrical wiring systems.

BUT NOT
1) Replacement of the glass in the window(s).
2) Damage to windows that are over 2 storeys high or shared/communal and are not part of your home.
3) Window(s) which have been subject to criminal damage when this has not been reported to the police and a crime reference number obtained.
What is covered

5. Key and locks
   An emergency relating to:
   a) An external door which results in you or your tenant having no access to your home, and there is no other access available, or you are unable to secure your home due to:
      • lost, stolen or damaged keys;
      • the failure of the lock mechanism or
      • damage to locks or the door caused by vandalism, theft or attempted theft

6. Wasps and Hornets
   Removal of wasps and hornets from your home where evidence of an infestation has been found within, or attached to the main structure of, your home.

7. Water supply pipes
   An emergency involving:
   The leakage, collapse or blockage of the mains water supply pipe that requires immediate attention to restore the mains water supply to your home.
   You must be solely responsible for the failed pipe work which must be within the boundary of your property.

What is NOT covered

BUT NOT
1) Claims relating to locks and/or keys for internal doors, outbuildings, sheds, garages or communal doors that are not part of your home.
2) Replacement of damaged keys where another key or set of keys is available or you have other means of access to the home.
3) Claims for lost or stolen keys or criminal damage where a crime reference number has not been obtained.
4) Provision of multiple duplicate keys.
5) Repair or replacement of complete multi-point locking mechanisms.

BUT NOT
1) Removal of wasps and hornets from outside, unless attached to, your home.
2) Infestation which is known to exist prior to the start of the policy.

BUT NOT
1) Damage to water pipes to or from or in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, roofs or other external property.
2) Sections of pipe which are shared.
3) Frozen pipes that have not resulted in confirmed damage.
### What is covered

8. Internal domestic gas supply
   - **Any suspected gas leaks should be reported immediately to the National Gas Emergency Service on 0800 111 999.**
   - Following attendance by the National Gas Emergency Service, an *home emergency* as a result of damage to the internal domestic gas supply pipe between the meter and the gas appliance, which has resulted in the reported leak.

9. Overnight accommodation
   - If your home is uninhabitable for 48 hours or more due to an *insured event*, where we are providing assistance the *insurer* will reimburse overnight accommodation costs up to £150 per night (including VAT), for up to 3 nights.
     - The accommodation must be authorised by the *insurer* and can only be claimed for *you* and *your* immediate family.

### What is NOT covered

**BUT NOT**

1. Any claim relating to a leak from an appliance itself.
2. Repair or replacement of gas appliances.
3. Servicing or repair of gas boiler or central heating resulting from the gas supply failure.

**BUT NOT**

- Any costs where pre-authorisation per night has not been given by the *insurer*.
- More than £150 (including VAT) per night.
- More than 3 nights in any *period of insurance*.

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Any suspected gas leaks should be reported immediately to the National Gas Emergency Service on 0800 111 999. After which you should contact us via the Home Emergency Response helpline (0800 316 3983).
General exclusions applicable to Home Emergency Response cover

1. Any emergency which happens before the start of your period of insurance.
2. Any loss or damage arising from circumstances that you were aware of or, which existed before the start of this insurance policy.
3. Any cost, including the cost of parts or services, relating to work carried out by your own contractor unless it has been agreed by the insurer, prior to work commencing through the 24-hour claims number.
4. Any loss or damage resulting from a lack of proper maintenance.
5. Any incident relating to the failure of appliances, equipment or facilities which is a result of them being incorrectly installed, repaired or modified.
6. Any incident relating to the failure of appliances, equipment or facilities which is caused by a design fault which makes them inadequate or unfit for use.
7. Claims for parts or labour if the equipment or facility is still under guarantee or warranty from the manufacturer, supplier or installer.
8. The malfunction or blockage of septic tanks, cess pits or fuel tanks or blockages due to the failure to empty such items.
9. We will not cover the cost of gaining access to your system or appliance in order to make a repair, including where a siphon unit is in a cistern that is partially or fully concealed behind any form of wall, casing or covering, with the exception of a plumbing emergency where there is escape of water.
10. We will not cover the cost of gaining access to an appliance or system where the system is inaccessible due to design fault.
11. We will not cover any associated costs of making good or redecoration for any damage incurred in gaining access to your appliance or system.
12. Any damage to the fabric of the property and any contents, fixtures, fitting or other item of equipment, not directly causing the emergency.
13. Any claims arising out of subsidence, landslip or heave.
14. Damage to boundary walls, gates, hedges or fences and any damage to detached garages or outbuildings.
15. If the insurer has to dig on your property, they will fill in and leave ground level but will not be in a position to replace the original surface, fittings, construction or plants (including shrubs, trees and vegetables), turf and lawns.
16. Descaling and any work arising from hard water scale or from damage caused by excessive water or sludge resulting from corrosion.
17. Any claim relating to the interruption, failure or disconnection of the mains utility supplies. This includes non-payment or failure to purchase and provide sufficient supply.
18. Replacing or repairing any steel, lead or iron pipes.
19. Any repairs where asbestos is present and may be disturbed.
21 Any repair or replacement of underfloor heating systems.
22 Any fall in market value as a result of repairs or reinstatement.
23 Any repair involving pipes or wires that are inaccessible because they are buried in or under concrete.
24 Any losses that are not directly associated with the insured event unless expressly stated in this policy.
25 Damage caused by a malicious act by you, or anyone else living in your home.
26 Any fixtures where its replacement is solely necessary as a result of changes in legislation or health and safety guidelines.
27 Any loss or damage caused by us, our employees, agents or sub-contractors where
   a) there is no breach of legal duty owed to you by us or our employees, agents or sub-contractors;
   b) such loss or damage is not a foreseeable result of such a breach; or
   c) any loss or damage, or any increase in the same, results from any breach or omission by you.
28 Any losses relating to any business Interests you may have including, without limitation, loss of profits, loss of opportunity or of business or losses relating to business interruption.
29 Any claims relating to shared facilities where you don’t have sole responsibility.
30 Any cover where you are not the owner, occupier or private tenant of the property.
31 Any costs involved in obtaining necessary consents and authorisations (including but not limited to consent from the relevant planning authority and/or listed building consent) required for us to perform any repairs.
32 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.
33 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.
34 Loss, damage, liability or injury directly or indirectly caused by, contributed by or arising from pollution or contamination unless it is:
   • caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the property; and
   • reported to us within 30 days of the end of the period of insurance. In which case, all such pollution or contamination will be considered to have happened at the time of such accident.
35 Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss. For the purpose of this exception an act of terrorism means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
General conditions applicable to Home Emergency Response cover

Calling for assistance
1. Cover is for emergencies only and does not apply in respect of any repair that is not an emergency.
2. The insurer is entitled to:
   • take over, defend or settle any legal action in your name;
   • take legal action at their expense and for their benefit, but in your name, to recover any payment they have made under the policy; and
   • receive from you any help and information they may need.
3. Where replacement parts are required basic standard fittings will be fitted that comply with current regulations. We will not pay for repairing and/or replacing any undamaged item in a matching set.
4. You or your representative (who must be an adult of 18 years or older) must be at the property when the repairers attend and should be able to provide proof of identity if requested. If you or your representative are not at the property at the time arranged with us we will charge you an attendance fee to cover the cost of the call out.
5. If you are not the registered owner of the property, but are the registered tenant, then for cover to be valid you must, at the time of reporting an incident, confirm that you have the registered owner’s consent to allow us or our representatives to deal with the Insured Event in the property you are renting. If these conditions are not fulfilled then we reserve the right not to provide service and/or cover under the terms of your policy.
6. In instructing us to perform any repairs, you warrant that you have obtained all necessary consents and authorisations (including but not limited to consent from the relevant planning authority and/or listed building consent) and we accept no liability where you have failed to do so. You will be responsible for any losses, costs or damages which we incur as a result of any claims against us for repairs carried out without the necessary consents.
7. While we seek to meet the service needs of our customers at all times, our resources are finite and this may not always be possible. We will aim to complete the services within the time estimates given to you. We will inform you of any delay as quickly as possible.
8. If weather conditions mean that either
   a) it is not safe for the engineer to complete the services, or
   b) the services could not be carried out to required standards, then we reserve the right to rearrange an appointment. In these situations, you will be given as much notice as possible.
Fraud, misrepresentation or non-disclosure

If we discover 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 our questions or withheld any relevant information in order to influence Us to accept a claim;
• provided false or invalid documents in support of a claim; or
• following an allegation or suggestion of fraud by us or another insurer, withdrawn a claim, had a claim refused or declined or had a policy cancelled or made void.

We will

• investigate the claim and this could result in legal action by us.

We 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 these policies;
• serve you with a 7 day notice of cancellation on all other policies that you hold with us; and
• pass details to the Police and fraud prevention agencies

or

• 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 we have incurred.
General exclusions that apply to Sections 1, 2, 3, 3a and 4

It is important you read the general exclusions so that you understand the basis of which you have undertaken this insurance. If you have any questions, please phone our Customer Services Helpline on 0343 316 1617.

General exclusions

This policy does not insure the following:

1. Loss or damage to property owned, used or held in trust in connection with any business, profession or trade other than what is covered by Section 1 ‘home office’.

2. Any fall in market value as a result of repair, replacement or reinstatement.

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

4. 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.

5. Any liability arising directly or indirectly from the transmission of an illness or disease you pass onto someone else.

6. Incidents which took place before the start of this insurance.

7. 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.

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

9. 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.

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

11. Loss, damage, liability or injury directly or indirectly caused by, contributed by or arising from pollution or contamination unless it is:

   • caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the property; and

   • reported to us within 30 days of the end of the period of insurance. In which case, all such pollution or contamination will be considered to have happened at the time of such accident.
12 Loss or damage or expense caused by or any legal liability arising from any computer hardware or software or other electrical/electronic equipment not being able to recognise or process any date as the true calendar date.

Subsequent loss or damage which is otherwise covered by the policy is nevertheless insured.

13 Loss or damage arising from deterioration, wear and tear, corrosion, rot or damage that happens gradually over a period of time.

14 Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

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

15 Any direct and indirect loss or damage caused as a result of the property being used for illegal activities.
General conditions that apply to the whole policy

It is important you read the general conditions so that you understand the basis of which you have undertaken this insurance. If you have any questions, please phone our Customer Services Helpline on 0343 316 1617.

1. Transfer
   The policyholder can transfer the policyholders’ interest in this insurance to someone else with our written permission.

2. Cancellation
   Procedures are explained below dependent on who invokes cancellation.
   
   You
   If you need to cancel your policy, contact AAIS on 0343 316 1617 or write to AA Insurance Services, PO Box 2AA, Newcastle NE99 2AA.

   1. Cancellation within 14 days if cover has not commenced
      You will, for a period of 14 days from the date you receive your policy documentation or the date you enter into the contract (whichever is later), have a right to cancel this policy and receive a full refund of the premium you have paid and a full refund of the AAIS arrangement fee* of £9 for Contents cover and £9 for Buildings cover.

   2. Cancellation within 14 days if cover has commenced
      You will, for a period of 14 days from the date you receive your policy documentation or the date you enter into the contract (whichever is later), have a right to cancel this policy and receive a refund (unless you have made a total-loss claim). This refund will be subject to a proportionate charge from your insurer for the period of cover you have received and AAIS will also retain its arrangement fee* of £9 for Contents cover and £9 for Buildings cover.

   3. Cancellation outside 14 days
      Beyond 14 days of receipt of your policy documentation or the date you enter into the contract (whichever is later), you may cancel this insurance at any time. Your insurer will refund a percentage of the premium calculated on a pro rata basis equivalent to the period of cover left unused. No refund of premium will be allowed if a claim has been made or has arisen under this insurance prior to such cancellation during the current period of insurance. AAIS will charge a cancellation fee* of £20 for Contents cover and £20 for Buildings cover and also retain its arrangement fee* of £9 for Contents cover and £9 for Buildings cover. If you have chosen to pay your annual premium by instalments and a claim has been made you must continue to pay your monthly Direct Debit or pay in full any premium of balance due.

   AAIS (Instalment Defaults)
   If you are paying by instalments you irrevocably authorise AAIS, as your agent, at AAIS’ discretion to cancel this insurance following and in accordance with any default notice sent to you. You also irrevocably authorise AAIS to receive any refund of premium from the Insurer and apply it to pay or reduce any sums owed to AAIS including AAIS cancellation fee* of £20 for Contents cover and £20 for Buildings cover and its arrangement fee of £9 for Contents cover and £9 for Buildings 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 insurer and no refund of any AAIS’ fees* will be made and you must pay the sum you owe to AAIS contained in the default notice in full.
The **Insurer** or **AAIS (excluding instalment default cancellations)**

The **Insurer** or **AAIS** may cancel this insurance if there are serious grounds to do so such as non-payment, failure to provide **AAIS** or your **insurer** with information that has been requested that is directly relevant to the cover provided under this policy or any claim, or you have provided **AAIS** or your **insurer** with incorrect information and you have failed to provide a remedy. **Your insurer** or **AAIS** will send at least 7 days written notice to your last known address.

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 **AAIS** arrangement fees* will be made).

In the event of the **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 **AAIS** may, as your agent, at **AAIS** discretion, cancel this insurance by sending notice of cancellation to the **Insurer** and by sending at least seven days notice of cancellation by recorded delivery to your last known address. You also irrevocably authorise **AAIS** 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 Insurance.

If **AAIS** becomes insolvent then the **insurer** may either, at its option (1) appoint an administrator to take over **AAIS’** role of collecting premium from you and passing such premium to the **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 **insurer** may contact you to offer you a replacement policy directly with the **insurer**. The **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 **insurer** shall be optional.

*Fees chargeable by **AAIS** in the event of cancellation as referred to in this section shall become due under **Your** separate contract with **AAIS** as set out in the document entitled ‘About our insurance services’. (This contract will also be cancelled if **You** cancel **Your** Home Insurance Plus policy). Any cancellation by **You**, the **Insurer** or **AAIS** will not affect any rights and responsibilities arising before cancellation takes place.

3 Taking care of **your** property

**You** must do all that you can reasonably do to avoid injury, loss or damage and protect **your** property. **You** must make sure other people do the same.

4 Notifying changes

The **policyholder** must contact **us** as soon as possible about any change to the information contained in the **Statement of Insurance** 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 notify **AAIS** within seven days if **you**:

• move **home**;
• change **your** name;
• change your occupation or profession;
• change the occupancy of your home;
• leave your home unoccupied for more than 30 consecutive days,
• have made changes to your home resulting in an increased number of bedrooms;
• let out your home to tenants or share with lodgers;
• 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 us 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;
• 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;

AAIS may in some instances charge an administration fee of up to £15 if you require changes to Your policy.

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

6 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.

7 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.

8 Third Parties
Save for the rights granted to AAIS 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.

*Fees chargeable by AAIS in the event of cancellation as referred to in this section shall become due under your separate contract with
AAIS as set out in the document entitled ‘About our insurance services’. This contract will also be cancelled if you cancel your Home Insurance policy. Any cancellation by you, the insurer or AAIS will not affect any rights and responsibilities arising before cancellation takes place.

9 Fraud
If dishonesty or exaggeration is used by you, your family or anyone acting on behalf of you or your family to obtain:
• a claims payment under your policy; or
• cover for which you do not qualify; or
• cover at a reduced premium;
all benefits under this policy will be lost, the policy may be invalid, you may not be entitled to a refund of premium and legal action may be taken against you.

10 Financial sanctions
The Insurer or AAIS will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.
If any such prohibition or restriction takes effect during the insurance period the Insurer or AAIS 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 be refunded to you, provided no claims have been paid or are outstanding.
General conditions relating to claims

These conditions do not apply to Home Legal Expenses or Home Emergency Response where separate conditions apply. These conditions tell you what you should do if you want to make a claim and how we will settle your claim. If you have any questions about making a claim please phone our Customer Services Helpline on 0343 316 1617.

1 Notifying a claim
   (a) What you must do
      • Notify the police as soon as possible and obtain 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 or any property is lost.
      • Phone the number shown on your Statement of Insurance as soon as possible. We will send you a claim form which you should fill in and return to us as soon as possible.
      • Let us know about any writ, summons or likely prosecutions.
      • 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.
   (b) What you must not do
      • You or anyone acting for you must not negotiate, admit or deny any claim without our written permission.
      • Dispose of any damaged items until we have had the chance to inspect them.

2 How we will settle your claim

Contents (Sections 1, 2, 3, & 3a)
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.

Buildings (Section 4)
At our option we will arrange for the work to be carried out or pay the cost of repairing or reinstating the building as new.
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
   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).
3 Matching suites or sets
For any part of a set or suite that is lost or damaged which we cannot repair or replace we will:
   a) pay the cost of replacing the set or suite as new;
   b) replace the set or suite as new;
   c) 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 to, you must give up the undamaged parts of the set or suite to us where the full replacement cost has been paid.

4 Our rights
We are entitled to:
   • take over, defend or settle any legal action in your name;
   • take legal action at our expense and for our benefit, but in your name, to recover any payment we have made under the policy; and
   • receive from you any help and information we may need.

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

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

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

8 Fraudulent claims and statements
If you or anyone acting on your behalf makes any claim or statement knowing it to be false or fraudulent as regards, amount or otherwise, or if any loss or damage is caused by your wilful act or with your connivance, we will not pay the claim and all cover under this policy will cease and you will lose all premiums you have paid for this policy. In addition we may recover any sums paid by way of benefit under the policy.
If you fraudulently provided us with false information, statements or documents we may record this on antifraud databases; we may also notify other organisations.
Renewing your cover

The notes on the following pages are for your benefit and information. They do not form part of your policy.

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

Please note that, at any renewal (including an automatic renewal), you must, again, take reasonable care to ensure that the information and statements provided by you, (including any information determined from your failure to comply with a request for, confirmation of, or amendment to, information) are provided honestly, fully and to the best of your knowledge. Failure to take reasonable care to ensure that any information supplied is provided honestly, fully and to the best of your belief may result in your insurance being cancelled or in your claim being rejected or not fully paid.

Automatic Renewal
If you are paying annually by continuous credit or debit card, or on instalments by Direct Debit, your cover will automatically renew after 12 months, for a further 12 months, unless you contact us to tell us otherwise. We will write to you at least three weeks before your renewal to confirm renewal terms.

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

If you do not wish your policy to renew, please call our customer services team on 0343 316 1617.

If you are paying through our instalment account by Direct Debit over 12 months, at the end of each 12-month period we will write to confirm 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 under the cancellation section on page 58, (unless you have called us for assistance) up to 14 days after the date you receive your policy documentation or the date you enter into the contract (whichever is the later).

Single annual payment
If you have chosen to pay by single annual payment we will write to you at least three weeks before your renewal is due. To renew, please call our customer services team on 0344 854 0100 once you have received your renewal documents.

General renewal terms
When your AA Home Insurance Plus policy renews any optional enhancements (such as AA Home Legal Expenses or AA Home Emergency Response) will also be renewed unless you tell us not to. If you wish to add or remove any of your optional policy enhancements at renewal please contact our customer services team on 0343 316 1617.

Your separate contract with AAIS (see ‘About Our Insurance Services’) will automatically renew if your AA Contents Insurance policy renews.
How to look after your home – Hints and tips from the AA

This section is to help you and it does not form any requirement or exclusion as part of the policy.

**Protecting your home**
If you are unfortunate enough to 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. In many cases however, there are steps that you can take to help prevent loss or damage in the first place, so we have listed below some hints to help you protect yourself, your family and your home.

**Valuations**
*We* strongly recommend that for items of jewellery or valuables, an up to date professional valuation is obtained and kept in a safe place. This will considerably ease the handling of any claim where such items are lost or destroyed. For items of jewellery, valuables and personal belongings valued at in excess of £500 a valuation or proof of purchase may be required in the event of a claim. It is also advisable to keep a photograph and full description of valuable items, including serial and model numbers, for ease of identification in the event of a theft.

**PLEASE MAKE SURE THAT THE VALUES SHOWN ON YOUR STATEMENT OF INSURANCE ARE SUFFICIENT TO COVER TODAY’S REPLACEMENT COST OF YOUR VALUABLE ITEMS.**

**Fire Safety**
- Fit smoke alarms on each level of your home. Carry out regular battery checks to make sure that 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

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

**Burst pipes**
- Insulate your water pipes and tanks, not forgetting the loft
- If you have upgraded your loft insulation this will make the loft colder so it’s very 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. In order to prevent seizure it is important to check the stopcock regularly to ensure it is fully functional
- If you are going to be away for a long period over the winter ask for a friend or relative to check you 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
- 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
- Do not leave spare keys out side of the home
- Do not 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 are out, set a timer to turn interior lights on and off at varying intervals to look as if someone is home
Using your personal information

1.1. The AA Group of companies (being AA plc, together with any entity in which AA plc directly or indirectly has at least a 50% shareholding*). (“We”) will use your personal information for the following purposes*:
   a. to identify you when you contact us;
   b. to allow us to give you a quote and assess which payment options we can offer you;
   c. to help identify accounts, services and/or products which you could have from us or selected partners from time to time. We may do this by automatic means using a scoring system, which uses the information you have provided, any information we hold about you and information from third party agencies (including credit reference agencies who will keep a record of our enquiry);
   d. to help administer, and contact you about improved administration of, any accounts, services and products we have provided before, or provide now or in the future;
   e. to carry out marketing analysis and customer profiling (including with transactional information), conduct research, including creating statistical and testing information;
   f. to help to prevent and detect fraud or loss; and
   g. to contact you in any way (including mail, email, telephone, text or multimedia messages) about products and services offered by us and/or selected partners unless you have previously asked us not to use the relevant personal data for such purposes.

1.2. We may allow other people and organisations to use information we hold about you for the purpose of providing services you have asked for, as part of the process of selling one or more of our businesses, or if we have been legitimately asked to provide information for legal or regulatory purposes or as part of legal proceedings or prospective legal proceedings. From time to time, these service providers and organisations may be outside the European Economic Area in countries that do not have the same standards of protection for personal data as the UK. We will, however, always use every reasonable effort to ensure sufficient protections are in place to safeguard your personal information.

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

1.4. We may check your details with credit reference and fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this and details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. We and other organisations may use and search these credit reference and fraud prevention agencies records, for example, to:
   a. help make decisions about credit related services for you and members of your household including assessing what quote and which payment options we can offer you for particular services;
   b. help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and other members of your household;
c. trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies;
d. check your identity to prevent financial crime unless you give us other satisfactory proof of identity; and
e. check the details of job applicants and employees.

Information held about you by these agencies may be linked to records relating to other people living at the same address with whom you
are financially linked. These records will also be taken into account in credit and fraud prevention checks. Information from your application
and payment details of your account will be recorded with one or more of these agencies and may be shared with other organisations to
help make credit and insurance decisions about you and members of your household with whom you are financially linked and for debt
collection and fraud prevention. This includes those who have moved house and who have missed payments.

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

1.6. Where you give us information on behalf of someone else, you confirm that you have provided them with the information set out in these
provisions, and that they have not objected to such use of their personal information. Where you give us sensitive data about yourself or
another person (such as health details or details of any criminal convictions) you agree (and confirm that the other person has agreed) to our
processing such information in the manner set out in these provisions.

*A list of companies forming the AA Group of companies is available from The AA Data Protection Compliance Manager at the address given
in point 1.5 above. See the AA privacy policy at theAA.com/termsandconditions/ privacy_policy.html

Credit Reference Agencies
To assess your insurance application and the terms on which cover may be offered (including the quote and payment methods we are able to
offer you), we may obtain information about you from a number of sources, including credit reference agencies to check your credit status and
identity. The credit reference agencies will keep a record of the search; this will be reflected in your credit score.

Insurers: fraud prevention, regulatory etc
Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDSL) and to other fraud
prevention databases. The aim is to help check information provided and also to prevent fraudulent claims. When insurers deal with your request
for insurance, they may search these registers. When you tell the Insurer about an incident, the Insurer will pass information relating to it to the
registers. Insurers may also use your information for the same reasons and in the same ways as we do as referred to in paragraph 1.4 above.

YOUR ELECTRONIC INFORMATION
If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your
service provider. This is to identify any repeat website visits, fraudulent behaviour or mystery shoppers using our websites.
Call to find out more about:

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

Breakdown
- Breakdown Cover
- European Breakdown Cover

Other Services
- Driving School
- Maps, Guides and Atlases

Financial Services
- Credit Card
- Personal Loans
- Savings

Call 0800 21 11 11 or visit theAA.com

You may contact us using Text Relay. Information is also available in large print, Braille and audio on request. Please call for details.