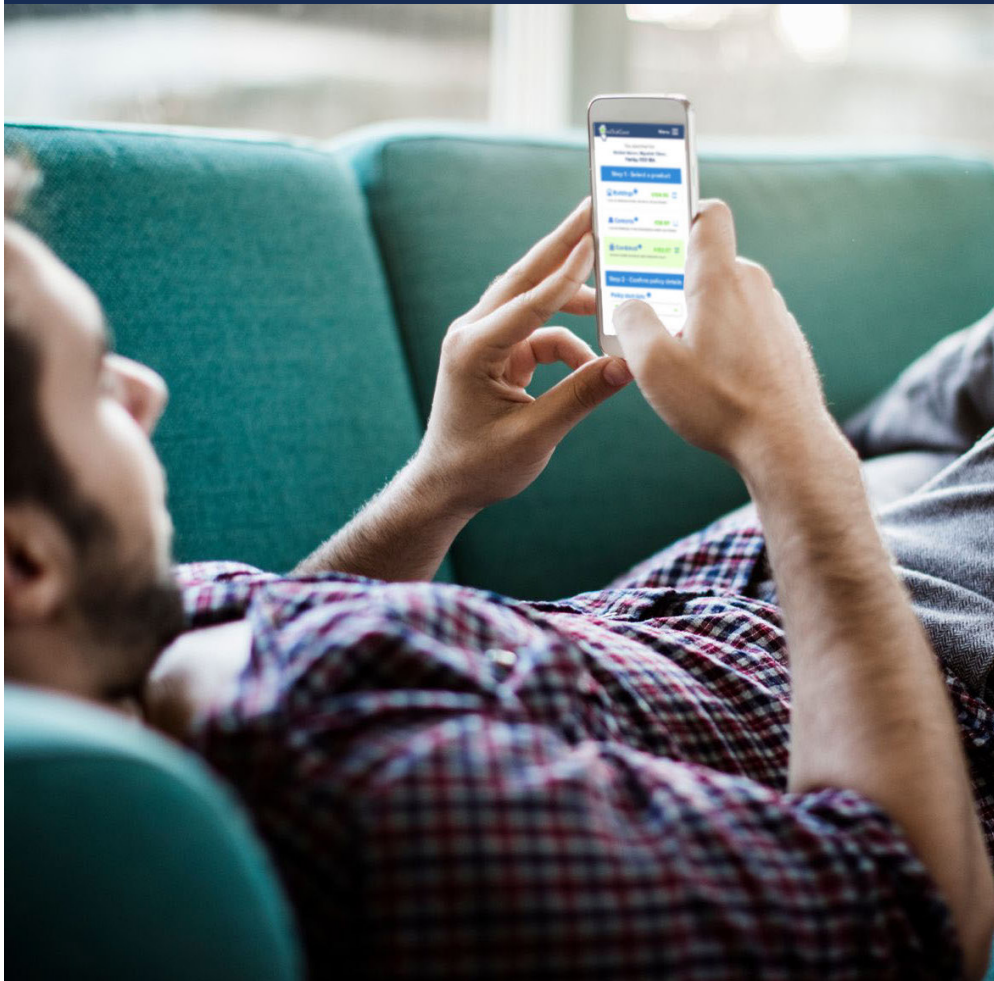


# Home Insurance Policy Booklet



# Welcome to OneClickCover Home Insurance

**Thank you for buying your home insurance through OneClickCover. We're really pleased that you came to us and we're confident you'll be happy with both the policy and the service you get from OneClickCover.**

In order for us to provide the cover described in your policy you and your family must take care to follow all the terms and conditions of your policy. If you or your family do not adhere to these terms and conditions cover may be invalidated.

You really need to read this document to make sure you have bought the right home insurance product for you and that it is suitable for your demands and needs.

If the policy does not provide you with the insurance cover you want, please contact OneClickCover straight away.

This document is laid out so that you can easily find what you need, when you need it.

Before you do anything else, please spend a few minutes checking the following documents carefully:

- **Your policy booklet**
- **Your policy schedule**
- **Your statement of facts**

These documents, any endorsements, and any notice of subsequent changes issued at renewal form the contract between you and the Insurer.

Check all the information you have provided is correct in your statement of facts. If any of this information is incorrect or changes, you must tell us within 14 days of you becoming aware of the change or correction (for example, if you move home or undertake structural building works). Failure to do so could affect your insurance cover.

You must tell us as soon as you become aware of any incident or legal proceedings which may lead to a claim and you must comply with all the terms and conditions set out in this policy booklet.

**Thanks again for choosing OneClickCover Home Insurance.**

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**Go to [www.oneclickcover.com](http://www.oneclickcover.com) for all your policy documents and information about your cover, but if you ever need us we're only a phone call away.**

OneClickCover allows you to make changes to your policy via our website [www.oneclickcover.com](http://www.oneclickcover.com), however if you need to make a claim or simply chat through your policy, these are the numbers you need. Just make sure you've got your details handy, before you call. Calls to our numbers cost no more than calls to 01 or 02 numbers.

<p><b>Customer Service</b></p>	<p>If you want to view your policy documents, amend your personal details, tell us your moving, upgrade your cover or cancel your policy, you can do all of this online at <a href="http://www.oneclickcover.com">www.oneclickcover.com</a>. Simply log-in using your date of birth and postcode.</p> <p>If you would like to talk to OneClickCover in person about anything to do with your insurance, including requesting copies of your policy documentation in the post, braille or large print, you can call the UK call centre on <b>0345 862 2946</b> who are available 5 days a week:</p> <ul style="list-style-type: none"> <li>• Monday to Friday 9.00am to 5.30pm</li> </ul> <p>Outside of the hours listed above there will be an automated service where you may leave a message. You can also send an email to <a href="mailto:support@oneclickcover.com">support@oneclickcover.com</a></p> <p><b>There are NO fees payable when using our online self-service facilities unless you cancel your policy early and after 14 days of purchase. Please see 'Cancelling your policy' for more details.</b></p>	
<p><b>Claims Helpline</b></p>	<p><b>0345 878 0064</b>                  Mon-Fri 8am to 8pm                  Sat 9am to 5pm                  Out of hours emergency helpline available</p>	<p>If you need to make a claim under Sections 1 to 3 of your policy, please telephone this number. Out of hours you will be transferred to our emergency helpline.</p>
<p><b>Household Legal Expenses (including free legal advice helpline)</b></p>	<p><b>0345 878 0065</b>                  Open 24 hours a day                  7 days a week</p>	<p>If your policy schedule states that you have Section 4 – Household Legal Expenses to talk to us about a claim under Section 4 of your policy, please telephone this number.</p>
<p><b>Home Emergency cover</b></p>	<p><b>0345 878 0066</b>                  Open 24 hours a day                  7 days a week</p>	<p>If your policy schedule states that Section 5 – Home Emergency Cover is included, and you have a home emergency, please telephone this number.</p>

Even if you have not taken out Household Legal Expenses cover with us, you can still call our legal helpline and our team will help to answer your legal questions.

The Insurers and OneClickCover may record phone calls for training and monitoring purposes.

## Your Policy cover

Your policy schedule shows the type of insurance cover that applies.

Please also read:

- if the cover is **buildings** only, section 1 and the general exclusions and conditions printed at pages 56 and 58;
- if the cover is **contents** only, section 2 and the general exclusions and conditions printed on pages 56 and 61;
- if the cover is **buildings and contents**, sections 1 and 2 and the general exclusions and conditions printed on pages 56 and 61;
- if your policy schedule states that **Accidental Damage** is included, sections 1 and 2 and general exclusions and conditions on pages 56 and 61;
- if your policy schedule states that **personal possessions** is included, sections 3 and the general exclusions and conditions on pages 56 and 61;
- if your policy schedule states that Household Legal Expenses is included, section 4 **Household Legal Expenses** which applies in addition to the above. This section has its own general exclusions and conditions on pages 43 and 44;
- if your policy schedule states that **Home Emergency Cover** is included, section 5 which applies in addition to the above. This section has its own general exclusions on pages 52.

## You, your home and what's covered

If your home has been damaged, whether it can be repaired or is a total loss, we will insure you against the loss of or damage to your home caused by:

### Buildings & Contents cover



Fire, smoke or earthquake	Riot or strike	Malicious Act
Storm or floods	Water escaping	Theft
Collisions or impacts	Falling Aerial	Subsidence

### Our Buildings & Contents cover includes

Loss/Theft of Keys	Alternative Accommodation	Visitors' personal effects	Title Deeds Cover	Money/Credit Cards in the Home	Student Cover
Property Owners' Liability Cover	Loss of Rent	Freezer Contents	Downloaded/Digital Info	New for Old	Set/Suite Replacement
Damage to Underground Utilities	Trace and Access of Water Damage	Tenants Improvements Cover	Visitors' Personal Effects	Office Equipment	Shopping in Transit
Damage from Emergency Access	Personal Liability	Loss of Oil/Metered Water	Special Occasions Increase	Theft from Outbuildings	Cover between sale and completion
Blocked Sewer Pipes	Employer's Liability	House Removal Cover	Contents Temporarily Removed	Contents in the Garden/Open	Professional fees (relating to claims)

### Optional extras



Household Legal Expenses	Personal Possessions (inc. cycles)	Accidental Damage	Home Emergency Cover
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## Helpful tips for taking care of your home

### Avoid being a victim of crime

Most household burglaries are committed by opportunists. By taking some relatively simple steps you can decrease the chances of a break-in and make your home safer.

- make sure you have locks on all doors and windows.
- you could increase security by having an alarm installed.
- keep cash, keys, credit cards and any portable high risk items out of sight.
- when you are away on holiday, use time switches so the home looks occupied.
- always ensure bicycles are locked securely to a permanent structure.

### Dealing with burst pipes and floods

Reduce the risk of burst pipes by:

- leaving the heating on at a minimum of 15°C;
- insulating all pipes including those in the attic as these pipes are the most likely to freeze;
- insulating your cold water tank;
- opening the loft hatch so warm air can circulate to help prevent freezing in cold weather spells;
- making sure you can locate your mains water supply and that you know how to turn it off;
- turning off the water supply to outside taps; and
- having emergency contact details readily to hand.

If you have been flooded, don't enter your property until the mains electricity has been turned off and never use electrical appliances that may be wet. Gas can get trapped in a building after a flood, so use a battery powered torch and never use open flames to see your way.

### Fire Prevention

- smoke detectors are important safety devices. Fit detectors in prominent places in your home and check the batteries on a regular basis.
- have the chimneys swept regularly and if you have open fires always use a fireguard.
- never leave hot fat or oil unattended when cooking. If a pan does catch fire, cover it with a fire blanket or damp cloth – don't use water.
- gas appliances should be serviced regularly by a Gas Safe Registered engineer.
- do not tape up damaged electric cables as they can be dangerous and should always be replaced.
- be careful not to overload plugs. You should fit no more than one plug per socket; use an extension lead if you need to fit more.
- ensure smoking materials are properly extinguished/disposed of.

### Carbon Monoxide

Carbon monoxide is a colourless, odourless poisonous gas, which makes it difficult to detect. Symptoms of carbon monoxide poisoning include tiredness, drowsiness, headaches and breathlessness. Take some basic precautions to ensure you're safe:

- Never use a gas appliance if it's not working properly.

Signs to look out for include:

- yellow or orange flames;
- soot stains around the appliance;
- a pilot light that frequently blows out.

- Gas appliances should be serviced regularly by a Gas Safe Registered engineer.

- if you live in rented accommodation your landlord has a legal duty to carry out an annual safety check. They must provide you with a copy of the completed gas safety check certificate.
- install a carbon monoxide detector. Check it complies with British Standard EN 50291 and carries a British or European approval mark.

### Storm Damage

- regularly check the condition of all roofs including garages, sheds and flat roofs for sign of wear and tear.
- keep gutters, gullies and drains clear to carry water away quickly and efficiently.
- be mindful of low hanging tree branches which could cause damage in high winds

## Definitions

### We want to help you understand your home insurance policy.

So to make things as clear as possible, we have explained the key words below.

Whenever you come across these words in bold, they have the meaning given below.

Sections 4 and 5 also contain definitions applicable only to those sections.

### Accidental damage

An unintentional and unexpected one off incident that causes damage to your buildings or contents.

### Bodily injury

Death, illness, injury or disease.

### Buildings

The home and its permanent structures that are owned by you or for which you are legally responsible and used by you or your family for domestic purposes including business administration:

- patios, terraces, paths, drives;
- walls, gates, hedges, lawns, fences, lampposts, railings;
- hard tennis courts, sunken swimming pools, ornamental ponds;
- fountains and statues permanently fixed into the ground;
- cesspits, septic tanks, central heating fuel tanks;
- sheds and greenhouses;
- permanently fixed hot tubs and jacuzzis;
- wind turbines permanently fixed to the home;
- fixed solar panels (that have been professionally installed);
- buildings also includes the permanent fixtures and fittings in or mounted upon the buildings that could not easily be removed and reused, such as:
- fixed sanitary fittings (for example, toilets, sinks and baths) and;
- laminated, wood effect or vinyl floor coverings.
- domestic appliances that cannot be removed and reused

Buildings does not include:

- marquees and their accessories;
- land;
- trees, shrubs and plants;
- aerials, satellite receiving equipment or masts;
- carpets whether fitted or not.

### Business equipment

Office equipment including furniture, computers, laptops (excluding electronically stored data), keyboards, monitors, printers, computer-aided design equipment, fax machines, photocopiers, and phones which are used for the business, trade or profession of you or your family.

### Contents

All of your or your family's belongings or property which you or your family own or are legally responsible for, which are kept in your home and gardens, these are:

- furniture, fixtures and fittings which can be easily removed and reused such as carpets and curtains;
- household goods and domestic appliances that can easily be removed and reused;
- personal possessions and gadgets;
- high risk items up to the limits shown on your policy schedule;
- personal money and credit cards up to the limits shown on your policy schedule;
- aerials, satellite receiving equipment or masts fixed to or in the home;
- business equipment up to £5,000;
- plants, trees, flowers and shrubs in moveable pots or containers.

Contents does not include:

- parts, spares or accessories for any item listed below;
- any motorised vehicle; either electrically or mechanically powered, other than:
  - battery or pedestrian operated models or toys;
  - domestic gardening equipment;
  - golf carts, trolleys or buggies;
  - vehicles which are designed to assist disabled persons and are not registered for road use such as mobility scooters;
- any form of aircraft (including models) and any type of drone;

- hovercraft, boats, boards or any other craft or equipment designed for use in or on water;
- caravans;
- horse boxes;
- any form of trailer;
- deeds (other than as provided by paragraph 3 page 29 of section 2 – Contents), securities, documents;
- personal money (other than as provided by paragraph 14 page 27 of section 2 – Contents) or credit cards (other than as provided by paragraph 14 page 27 of section 2 – Contents);
- wooden, laminate or vinyl floor coverings;
- landlords' fixtures and fittings;
- any living creature;
- plants, trees, flowers and shrubs;
- mobile phone airtime;
- marquees and their accessories.

### Contents in the open

Items intended to be kept permanently or temporarily outside the home and within the boundary of the land belonging to the home which include:

- garden furniture;
- garden plants;
- garden ornaments;
- children's play apparatus;
- barbecues;
- gazebos.

NB: We will also cover items of general contents which are not normally kept in the open for loss or damage caused by:

- fire, lightning, explosion or earthquake;
- vandalism;
- impact;
- theft or attempted theft.

### Credit cards

Credit cards, cheque guarantee cards, charge cards, debit cards, store cards or cash dispenser cards held for private purposes and issued in the United Kingdom.

### Domestic employee

Any person directly employed by you to carry out domestic duties relating to your home and gardens.

Domestic employee does not include:

- people who are employed to provide medical or nursing care for you or your family;

- people you employ in connection with your business, trade or profession;
- anyone that is self-employed and working on a labour only basis.

### Endorsement

A specific change we make to your cover, a term, a condition or an exclusion on the policy, which will be shown on your policy schedule.

### Excess

The first amount of any claim which you are responsible for. This amount will be found in the relevant section of the policy wording and/or in your policy schedule.

There are various types of excess as follows:-

- **policy excess:** This is the excess amount chosen by you at the purchase of the policy that applies to all sections of the policy (except in relation to Escape of Water and Subsidence claims, as described below). The minimum policy excess you can choose is £100 and the maximum you can choose is £400.
- **Escape of Water excess:** There is a minimum excess to pay of £250 per Escape of Water claim. Please note that if you have chosen a policy excess above £250 then you will pay the higher of the policy excess and the Escape of Water excess in the event of an Escape of Water claim.
- **subsidence excess:** There is a minimum excess to pay of £1000 per Subsidence claim.
- the policy excess will not apply for claims for Money and Credit Cards in the Home and instead a reduced excess of £50 per total cash sum or for each credit card will apply per claim.

If you have a combined buildings and contents policy and make a claim under more than one section of the policy for the same incident you will only have to pay one excess amount. This will be the higher excess amount.

### Family

You and your:

- spouse or domestic partner; civil partner;
- children (including adopted and foster children);
- relatives;
- domestic employees;
- any other persons not paying for their accommodation; who permanently live with you.

**Gadgets**

Personal and portable communication devices including mobile phones, tablets, laptops, handheld computers and game consoles.

Gadgets does not include:

- items used primarily for business purposes.

**Heave**

Upward movement of the ground beneath the buildings as a result of the soil expanding.

**High risk items**

These are items that are more at risk than other general household goods, they are usually targeted when there is a burglary or theft and commonly have a higher cost than most other general contents.

High risk items are covered up to a limit of £30,000 with an optional single high risk item limit of between £2,000 and £5,000 as shown in the Schedule.

High risk items are:

- pedal cycles
- any collections of stamps, coins, medals, banknotes or other collectable articles;
- articles made of gold, silver, precious metals or precious stones;
- clocks;
- jewellery, watches or furs;
- sculptures, tapestries, rare and unusual figurines or any item valued for its rareness;
- pictures, paintings or other works of art;
- photographic equipment, binoculars, telescopes;
- portable musical instruments;
- guns;

High risk items does not include items such as:

- televisions;
- computer equipment and gadgets; or
- furniture i.e. sofas.

**Home**

The main building which you live in, garages which are part of or attached to the main building, and outbuildings (including detached garages) all within the boundaries of the address shown on your policy schedule.

All of the home must be at the same address in the United Kingdom and must be used by you or your family for domestic purposes, including business administration.

**Landslip**

Downward movement of sloping ground.

**Pedal Cycle**

Pedal Cycle includes electrically assisted pedal cycles that:

- are of a type that you can legally drive on a public road;
  - without any kind of driving licence; and
  - without paying vehicle excise duty.
- are not capable of being electrically propelled without pedalling.

**Period of insurance**

The period shown in your policy schedule for which you have paid, or have agreed, to pay and we have agreed to accept your premium.

**Personal money**

Personal money that you or your family hold for private purposes only, including:

- cash, cheques, postal or money orders, travellers cheques, saving certificates and bonds, premium bonds, current postage stamps, gift tokens, luncheon vouchers or stamps for TV licence, gas, electricity or other household bills;
- travel tickets, sports season tickets, phone cards or mobile telephone or multi media prepaid vouchers (but only for the cost of replacement for the period from the date of loss to the expiry date of the original ticket or voucher) if a duplicate cannot be obtained.

Personal money does not include:

- avios/air miles or promotional vouchers;
- store points;
- lottery tickets, scratchcards, raffle tickets;
- stamps which are part of a stamp collection;
- money held/used for business purposes.

**Personal possessions**

Contents which you or your family take outside your home which are mainly used for private purposes:

- pedal cycles;
  - luggage, clothing, jewellery or spectacles;
  - sports equipment including fishing equipment;
  - musical instruments;
  - photographic equipment;
  - gadgets; or
  - other items which are normally used, worn on or carried about the person
- Personal possessions does not include:
- anything which is defined as not included under contents;
  - camping equipment;
  - deeds, electronically stored data, personal money or credit cards;
  - household goods, domestic appliances, furnishings, furniture, china, glass or pottery; or
  - tools or items used for purely business purposes.

**Policy schedule**

The document which gives the details of your home, the cover you have in force, the excess that will apply if you make a claim and details of any endorsements that apply to you.

**Settlement**

Downward movement as a result of the soil being compressed by the weight of the buildings.

**Statement of facts**

The information you gave in your application for this insurance. This includes information given in writing (or spoken) by you or by someone on your behalf.

**Subsidence**

Downward movement of the site on which your buildings stand by a cause other than the weight of the buildings themselves.

**OneClickCover**

OneClickCover Limited, registered in England and Wales number 10861483, whose registered office is at: Unit 5, Theale Lakes Business Park, Moulden Way, Sulhamstead, Reading RG7 4GB. OneClickCover Limited are authorised and regulated by the Financial Conduct Authority, number 842400.

**Unfurnished**

Without enough furniture and furnishings for normal living purposes.

**United Kingdom**

The United Kingdom of Great Britain and Northern Ireland.

**Unoccupied**

We consider your home to be unoccupied when it is not lived in and not used overnight by you or your family for more than 30 days in a row.

By lived in we mean has been slept in for 5 consecutive nights every month or 2 consecutive nights every week. Regular visits to the property externally or internally and occasional overnight stays by you or someone with your permission will not constitute normal occupancy of the property and the restrictions on the policy will apply.

We consider your home to be unoccupied even if it has squatters living in it. (A squatter is someone who lives in the property without permission).

We consider your home to be unoccupied from the date that you or your family last left the home, which may be before the date your policy started.

**We, us, our, Insurer**

In relation to Sections 1 to 3 of your policy, this insurance is underwritten by Royal & Sun Alliance Ltd which covers you and whose name is specified in the Schedule on whose behalf this document is issued.

In relation to section 4 of your policy, this insurance is underwritten by Royal & Sun Alliance Ltd.

In relation to Section 5 of your policy, this insurance is underwritten by Royal & Sun Alliance Ltd.

**You or your**

The person(s) shown on your policy schedule as the policyholder or additional policyholder.

## Making a claim

### If you ever need to, we're here to help you every step of the way

Claims can happen from time to time. For many people, it's a new and stressful experience.

Sadly, we can't prevent you having a claim, but we can do our best to make sure that:

- claiming on your home insurance is simple and straightforward.
- you understand what's happening every step of the way.
- your claim is handled as soon as possible.

Here are a few ways you can feel better prepared if you ever need to make a claim.

### What should you do if you need to make a claim under the policy?

1. Check your policy and your policy schedule carefully to make sure that you are insured.
2. For sections 1-3 please phone the applicable number shown on your policy schedule as soon as possible to report the loss or damage. We will tell you what you need to do next.
3. For section 4 – Household Legal Expenses please phone **0345 878 0065** as soon as possible to report the loss or damage. We will tell you what you need to do next.
4. For section 5 – Home Emergency Cover please call **0345 878 0066** as soon as possible to report the loss or damage. We will tell you what you need to do next.

### If possible please have the following information to hand when you telephone the claims line:

- policy number;
- home postcode;
- nature of problem;

If you are a victim of theft, malicious damage, riot, vandalism or something is damaged away from the home, tell the police first and request an incident number.

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.

### 5. Do not:

- pay, offer or agree to pay any amount or admit responsibility without our permission.
- carry out any permanent repairs or dispose of any damaged items until we have been given the opportunity to inspect the damage.

You or your family must not admit fault for any injury or damage; If you receive any documentation regarding a claim such as letters or receipts please send them to us unanswered and without delay to the address in your policy schedule.

### What might we ask you to do or what we might need to do?

- ask you to take steps to recover any property which has been lost;
- ask you to send us at our expense, all the documents and information (including written estimates and proof of value or ownership) we may require;
- enter any building where loss or damage has happened;
- take control of the remains of any property insured by the policy for which we have agreed to pay a claim and deal with it in a reasonable manner;
- leave the remains of any property insured by the policy for which we have agreed to pay a claim with you to deal with as you see appropriate;
- take over, defend or settle any claim made against you, or at our own expense take legal action in your name to get back any payment we have made under your policy.

Further details of how we handle claims can be found in the relevant section of your policy:

### Section 1

**Buildings** page 23

### Section 2

**Contents** page 32

### Section 3

**Personal Possessions** page 35

### Section 4

**Household Legal Expenses** page 44

### Section 5

**Home Emergency Cover** page 53



## Making a complaint

### If something goes wrong, we're here to put it right.

OneClickCover aims to give you the highest level of customer service at all times. We understand that sometimes things go wrong. If that ever happens to you, please get in touch straightaway, so things can be put right.

If you are not satisfied with the service you have been provided, please tell OneClickCover so that they can do their best to resolve the problem. You can contact OneClickCover in the following ways:

- **By telephone**  
0345 862 2946
- **Online**  
support@oneclickcover.com

• **In writing to:**  
Complaints Resolution  
OneClickCover Limited  
Unit 5, Theale Lakes Business Park  
Moulden Way, Sulhamstead  
Reading RG7 4GB

- Please provide or have these things ready:
- your personal details including your full name and address;
  - your daytime and evening phone numbers;
  - your email address and;
  - your claims number if applicable.

### How long will it take for OneClickCover to respond to my complaint?

OneClickCover customer service teams work to a first contact time scale of 3 working days and aim to have the situation resolved within eight weeks.

### What happens if my complaint is in relation to my insurer who provides my insurance policy?

If your complaint is in relation to your insurers, OneClickCover will send this to them on your behalf, and confirm this to you in writing. Your insurers will contact you.

### What if I am unhappy with OneClickCover or my Insurer's final decision?

If at the end of the process you remain dissatisfied, you may contact the Financial Ombudsman Service (FOS) or an agreed Alternative Dispute Resolution Provider (ADRP). The Financial Ombudsman Service can be reached in the following ways:

- online at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk); or
- by phone on 0300 123 9123 from a mobile (costs no more than 01 or 02 numbers) 0800 023 4567 (free from mobile phones and landline)
- by writing to the Financial Ombudsman Service at The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

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

If OneClickCover agree to appoint an ADRP, you can make your complaint within 12 months of receiving the final decision. A list of ADRPs can be found using this link – [www.tradingstandards.uk/advice/AlternativeDisputeResolution.cfm/](http://www.tradingstandards.uk/advice/AlternativeDisputeResolution.cfm/).

Alternatively you can make your complaint via the Online Dispute Resolution (ODR) platform at: <http://ec.europa.eu/odr>.

### What else do I need to know?

Your legal rights are not affected if you take any of the steps shown above.

OneClickCover may record phone calls for training and monitoring purposes.



## Section 1: Buildings

Your policy schedule will show if you have chosen buildings cover.

✓ What we cover you for:	✗ What we don't cover you for:
Any loss or damage to your buildings caused by:	<ul style="list-style-type: none"> <li>• the excess which is shown in the relevant section below or on your policy schedule.</li> <li>• anything noted in the general exclusions section.</li> </ul>
<b>1.</b> Fire or smoke, explosion, lightning or earthquake.	
<b>2.</b> Riot, civil commotion, strikes, labour or political disturbances.	
<b>3.</b> Malicious Acts.	Loss or damage caused: <ul style="list-style-type: none"> <li>• by you, your family, lodgers, paying guests, tenants or employees;</li> <li>• while the home is unoccupied or unfurnished.</li> </ul>
<b>4.</b> Storm or flood.	Loss or damage: <ul style="list-style-type: none"> <li>• to gates, hedges and fences;</li> <li>• caused by rising ground water levels;</li> <li>• caused by frost.</li> </ul> The first £1,000 of each claim for loss or damage caused by subsidence, heave or landslip of the site as a result of storm or flood.
<b>5.</b> <b>(a)</b> WWater escaping from or freezing in any fixed domestic water or heating installation, drainage installation, washing machine, dishwasher, refrigerator, freezer or fixed fish tank;  <b>(b)</b> Domestic heating fuel escaping from any fixed domestic heating installation.  Finding the problem: Following damage caused by (a) or (b) above we will pay the costs you incur in locating the source of the damage up to £10,000, which also includes the cost for subsequent repairs to floors, walls and ceilings.	The first £250 of each claim  Loss or damage caused: <ul style="list-style-type: none"> <li>• while the home is unoccupied or unfurnished;</li> <li>• by the escape of water from guttering, rainwater down pipes, roof valleys and gullies;</li> <li>• by the overflowing of water from sinks, wash basins, bidets, baths and showers due to taps being left on;</li> <li>• by the inadequacy or absence of appropriate sealant or grout;</li> <li>• to the domestic water or heating installation and repairs to the pipes unless caused by freezing.</li> <li>• by rot (unless caused directly by an escape of water incident specifically covered by this policy).</li> </ul> The first £1,000 of each claim for loss or damage caused by subsidence, heave or landslip of the site as a result of leakage of water from pipes or drains.



## Section 1: Buildings

Continued.

✓ What we cover you for:	✗ What we don't cover you for:
<p><b>6.</b> Frost damage to any interior fixed domestic water or heating installation or pipes.</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> <li>whilst the home is unoccupied or unfurnished.</li> </ul>
<p><b>7.</b> Theft or attempted theft.</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> <li>by you, your family, lodgers, paying guests, tenants or employees;</li> <li>whilst the home is unoccupied or unfurnished.</li> </ul>
<p><b>8.</b> Collision or impact with:</p> <p><b>(a)</b> aircraft or other aerial devices or items dropped from them;</p> <p><b>(b)</b> vehicles or animals;</p> <p><b>(c)</b> falling trees or branches;</p> <p><b>(d)</b> lampposts or telegraph poles.</p> <p>We will also pay the cost of removing trees or branches if they have caused damage to the home.</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> <li>to hedges, gates or fences unless the home is damaged at the same time and by the same cause;</li> <li>by pets and domestic animals</li> <li>by felling, lopping or topping of your trees.</li> </ul> <p>The cost of removing the part of the tree that is still below ground.</p>
<p><b>9.</b> Falling aerials (including satellite receiving equipment) their fittings and masts and wind turbines permanently fitted to the home.</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> <li>to the device and its installation.</li> </ul>



## Section 1: Buildings

Continued.

✓ What we cover you for:	✗ What we don't cover you for:
<p><b>10.</b> Subsidence or heave of the site that the buildings stand on or landslip.</p>	<p>The first £1,000 of each claim.</p> <p>Damage caused by or resulting from:</p> <ul style="list-style-type: none"> <li>coastal or river erosion;</li> <li>the movement of solid floor slabs unless the foundations beneath the external walls of the home are damaged at the same time and by the same cause;</li> <li>the bedding down of new structures, settlement, movement of made up ground, shrinkage or expansion;</li> <li>the action of chemicals or chemical reaction.</li> <li>Foundations which did not meet building regulations at the time of construction;</li> <li>demolition, structural alteration or repair work;</li> <li>poor design, faulty workmanship or the use of defective materials;</li> </ul> <p>Damage:</p> <ul style="list-style-type: none"> <li>where compensation has been provided under any contract, legislation or guarantee;</li> <li>to walls, gates, fences, paths, drives, terraces, patios, swimming pools, tennis courts, cesspits, septic tanks, central heating fuel tanks unless the home is damaged at the same time and by the same cause;</li> <li>something that is covered under a National House Building Council warranty or other similar guarantee or insurance policy.</li> </ul>
<p><b>11.</b> Accidental damage for which you are legally responsible to any cables, underground service pipes, drains or underground tanks servicing the home.</p>	<p>The cost of clearing blocked drains unless the blockage is caused by accidental damage to the fabric of the drains insured by this section.</p>
<p><b>12.</b> Blocked sewer pipes</p> <p>We will also pay up to £1,000 for the cost of breaking into (and repairing) an underground pipe to clear a blockage, that you are legally responsible for, between the main sewer and the home if this is necessary because normal methods of releasing the blockage are unsuccessful.</p>	<p>The cost of breaking into underground pipes to clear a blockage if there is no evidence that normal methods of releasing the blockage have been attempted. For example the appointment of a plumber.</p> <p>Any amount over £1,000.</p>
<p><b>13.</b> Emergency access.</p> <p>Loss or damage to the buildings and gardens within the boundary of your home caused by a member of the emergency services breaking into the home:</p> <ul style="list-style-type: none"> <li>to rescue you, your family, lodgers, paying guests, tenants or domestic employees;</li> <li>to prevent loss or damage to your home.</li> </ul>	



## Section 1: Buildings – Accidental Damage

Your policy schedule will show if you have chosen accidental damage cover.



## Section 1: Buildings – Benefits you receive

If buildings cover is shown in your policy schedule, the following benefits are included:

✓ What we cover you for:	✗ What we don't cover you for:
<p><b>14. Accidental Damage.</b></p> <p>This cover only applies if you have selected it and it is shown on your policy schedule.</p> <p>Accidental damage to the buildings.</p>	<p>Any loss or damage which we have indicated that we will not pay for under paragraphs 1-13 of Section 1 – Buildings.</p> <p>The excess shown on your policy schedule.</p> <p>Damage occurring whilst:</p> <ul style="list-style-type: none"> <li>any part of the home is occupied by lodgers, tenants or paying guests;</li> <li>the home is unoccupied or unfurnished;</li> <li>the property is undergoing renovation, repair or structural works.</li> </ul> <p>Damage caused by or arising from:</p> <ul style="list-style-type: none"> <li>structural movement, settlement, shrinkage;</li> <li>scratching, denting or chipping;</li> <li>water coming into the home irrespective of how this may have occurred other than as stated under paragraphs 4, 5 and 6 of Section 1 – Buildings;</li> <li>the inadequacy or absence of appropriate sealant or grout;</li> <li>pets and domestic animals.</li> </ul>

✓ What we cover you for:	✗ What we don't cover you for:
<p><b>1. Alternative Accommodation and Loss of Rent.</b></p> <p>If your home is uninhabitable due to damage insured by Section 1 – Buildings we will pay:</p> <ul style="list-style-type: none"> <li>the cost of similar alternative accommodation for you, your family and your pets;</li> <li>rent which should have been paid to you;</li> <li>ground rent which you have to pay.</li> </ul> <p>The most we will pay is £75,000.</p> <p>If your policy schedule shows you are covered for buildings and contents and you make a claim for alternative accommodation we will only make one claim payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same claim.</p>	<p>Any amount over £75,000.</p>
<p><b>2. Loss of Keys.</b></p> <p>The cost of replacing and fitting the locks and keys of external doors and windows of the home if the keys are accidentally lost or stolen anywhere in the world.</p> <p>If your policy schedule shows you are covered for buildings and contents and you make a claim for loss of keys, we will only make one claim payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same claim.</p>	<p>Accidental loss of keys to safes or alarms in the home.</p>



## Section 1: Buildings – Benefits you receive

Continued.

✓ What we cover you for:	✗ What we don't cover you for:
<p><b>3. Professional Fees and Additional Costs.</b></p> <p>Following damage insured by Section 1 – Buildings and incurred as a direct result of the loss or damage to the home with our consent, we will pay:</p> <ul style="list-style-type: none"> <li>• the costs of complying with any government or local authority requirement;</li> <li>• fees to architects, surveyors and consulting engineers;</li> <li>• legal fees;</li> <li>• the cost of clearing the site and making it and the home safe.</li> </ul>	<p>Costs or fees for preparing and handling a claim under this section.</p> <p>Costs of complying with requirements that you were given notice of before the damage occurred.</p> <p>Costs for undamaged parts of the buildings except the foundations of the damaged parts.</p>
<p><b>4. Moving Home.</b></p> <p>If you are selling the home and the buyer has not arranged their own insurance, the buyer will have the benefit of Section 1 – Buildings between exchange of contracts or conclusion of missives, and the completion date, providing the buyer completes the purchase. You and the buyer must keep to the terms and conditions of your policy.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> <li>• caused while the home is unoccupied or unfurnished;</li> <li>• occurring more than 30 days prior to the completion date.</li> </ul>
<p><b>5. Property Owners Liability.</b></p> <p>Compensation, legal costs and expenses which you (or if you die your personal representatives) legally have to pay to someone else in respect of accidental:</p> <ul style="list-style-type: none"> <li>• death, disease, illness, bodily injury;</li> <li>• loss or damage to property happening during the period of insurance, which arises out of:</li> </ul> <p>(a) you owning but not occupying the buildings and its land;</p> <p>(b) your previous ownership of any private property under Section 3 of the Defective Premises Act 1972.</p> <p>We will also pay your costs and expenses incurred with our written consent in connection with defending such claim.</p> <p>The most we will pay (inclusive of claimants and your legal costs and expenses agreed by us in writing) is £2,000,000.</p>	<p>Liability arising directly or indirectly from:</p> <ul style="list-style-type: none"> <li>• any contract or agreement that says you or your family are liable for something which you or they would not otherwise have been liable for;</li> <li>• the occupation of the buildings;</li> <li>• any business or professional use of the buildings;</li> <li>• any lift (other than stair lift) you own or are responsible for.</li> </ul> <p>Liability for bodily injury to</p> <ul style="list-style-type: none"> <li>– you or your family;</li> <li>– a person employed by you or your family.</li> </ul> <p>Damage to property belonging to you or your family or for which you or your family are responsible.</p> <p>Any amount over £2,000,000.</p>
<p><b>IMPORTANT NOTE IN RESPECT OF: Property Owners Liability</b></p> <p>If you own and live in the home, this section does not cover your legal liability as the occupier of the home or its land.</p> <p>You will need to arrange contents insurance which provides occupiers liability cover to make sure you are fully protected.</p>	



## Section 1: Buildings – Benefits you receive

Continued.

### What happens when I make a buildings claim?

To make a buildings claim please phone the claims helpline number in your policy schedule and tell us what has happened.

As long as the loss or damage is covered under your policy, and you have followed all the policy conditions

we will decide whether to settle your claim by:

- rebuilding;
- repairing;
- replacing;
- making a payment in respect of the damaged part of the buildings.

We will repair or rebuild the damaged part of the buildings where we can.

Your policy schedule will show the amount of cover provided.

All repairs to your buildings will need to be carried out without delay to prevent further damage occurring.

Any general renovation, structural and redecoration repair works carried out by contractors appointed by us are guaranteed for 12 months.

### What happens if you cannot repair/rebuild my buildings?

If repair or rebuilding is not carried out, we will pay you:

- the amount by which the buildings has gone down in value as a result of the damage;
- the estimated cost of repair or rebuilding, whichever is lower.

### What happens if I have more than one claim in the period of insurance?

We will pay in respect of each incident of loss or damage up to the buildings limit shown on your policy schedule or in the policy, provided that all replacement or repair work is completed for each claim and any recommendations we make to prevent further loss or damage are carried out without delay.

### What happens to matching pairs, sets, suites and flooring?

In the event of loss or damage to parts of buildings which form part of a set of common design we will pay for the replacement or repair of the lost or damaged item only, unless part of a pair.

We will pay for undamaged parts of a bathroom suite or fitted kitchen and their tiles where replacements to the damaged parts cannot be matched.

If a wooden, laminate or vinyl floor covering is damaged beyond repair we will only pay for the damaged floor covering. We will not pay for undamaged floor coverings in adjoining rooms even if they are the same colour or design.



## Section 2: Contents

Your policy schedule will show if you have chosen contents cover.

✓ What we cover you for:	✗ What we don't cover you for:
Any loss or damage to any of your or your family's contents whilst in the home caused by:	<ul style="list-style-type: none"> <li>the excess which is shown in the relevant section below or on your policy schedule.</li> <li>anything noted in the general exclusions section</li> </ul>
<b>1.</b> Fire or smoke, explosion, lightning or earthquake.	
<b>2.</b> Riot, civil commotion, strikes, labour or political disturbances.	
<b>3.</b> Malicious Acts.	Loss or damage caused: <ul style="list-style-type: none"> <li>by you, your family, lodgers, paying guests, tenants or employees;</li> <li>while the home is unoccupied or unfurnished.</li> </ul> Any amount over £2,500 for loss or damage to the contents contained in garages or outbuildings at the home.
<b>4.</b> Storm or flood.	Loss or damage caused: <ul style="list-style-type: none"> <li>by rising ground water levels;</li> <li>by frost.</li> <li>to pedal cycles and contents left outside the home.</li> </ul>
<b>5.</b> <b>(a)</b> Water escaping from any fixed domestic water or heating installation, drainage installation, washing machine, dishwasher, refrigerator, freezer or fixed fish tank.  <b>(b)</b> Domestic heating fuel escaping from any fixed domestic heating installation.  <b>Loss of water or oil:</b> We will also pay for loss of metered water or of domestic heating fuel from the home following accidental damage to the fixed water or heating installation.  The most we will pay is £1,500 in respect of loss of metered water or domestic heating fuel.	The first £250 of each claim  Loss or damage caused: <ul style="list-style-type: none"> <li>whilst the home is unoccupied or unfurnished;</li> <li>by the escape of water from guttering, rainwater down pipes, roof valleys and gullies;</li> <li>by the overflowing of water from sinks, wash basins, bidets, baths and showers due to taps being left on;</li> <li>by the inadequacy or absence of appropriate sealant or grout.</li> <li>to the domestic water or heating installation and repairs to the pipes.</li> <li>by rot (unless caused directly by an escape of water incident specifically covered by this policy).</li> </ul>



## Section 2: Contents

Continued.

✓ What we cover you for:	✗ What we don't cover you for:
<b>6.</b> Theft or attempted theft.	Loss or damage caused: <ul style="list-style-type: none"> <li>by you, your family, lodgers, paying guests, tenants or employees;</li> <li>while the home is unoccupied or unfurnished;</li> <li>while any part of the home is lent, let, sub-let or shared unless following forcible and violent entry to or exit from the home.</li> </ul> Any amount over £2,500 for loss or damage to the contents contained in garages or outbuildings at the home.
	Loss or damage caused: <ul style="list-style-type: none"> <li>by felling, lopping or topping of your trees;</li> <li>by pets and domestic animals.</li> </ul> The cost of cutting down and removing a tree unless the contents are damaged at the same time and by the same incident.
<b>7.</b> Falling aerials (including satellite receiving equipment) their fittings and masts and wind turbines permanently fitted to the home.	Loss or damage caused: <ul style="list-style-type: none"> <li>to the device and its installation.</li> </ul>
<b>8.</b> Contents in the Open.	Loss or damage caused: <ul style="list-style-type: none"> <li>by you, your family, lodgers, paying guests, tenants or employees;</li> <li>while the home is unoccupied or unfurnished;</li> <li>by felling, lopping or topping of your trees;</li> <li>by pets and domestic animals;</li> <li>by storm or flood;</li> <li>to pedal cycles;</li> <li>to plants, trees, flowers and shrubs planted in the ground.</li> </ul> Any amount over £2,500.
Loss or damage to items kept permanently or temporarily outside the home and within the boundary of the land belonging to the home, which includes: <ul style="list-style-type: none"> <li>garden furniture</li> <li>plants, trees, flowers and shrubs in moveable pots or containers</li> <li>garden ornaments</li> <li>children's play apparatus</li> <li>barbeques</li> <li>gazebos</li> </ul> We will also cover items of general contents which are not normally kept in the open for loss or damage caused by: <ul style="list-style-type: none"> <li>Fire, lightning, explosion or earthquake;</li> <li>Malicious Acts;</li> <li>Collision or impact with:               <ul style="list-style-type: none"> <li><b>(a)</b> aircraft or other aerial devices or items dropped from them;</li> <li><b>(b)</b> vehicles or animals;</li> <li><b>(c)</b> falling trees or branches;</li> <li><b>(d)</b> lampposts or telegraph poles.</li> </ul> </li> <li>Theft or attempted theft.</li> </ul> The most we will pay is £2500.	



## Section 2: Contents

Continued.

✓ What we cover you for:	✗ What we don't cover you for:
<p><b>10. Household Removal.</b></p> <p>Loss or accidental damage to the contents while they are being moved by professional furniture removers from the home to your new permanent home within the United Kingdom.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> <li>caused by cracking, scratching or breakage of china, marble, glass or similar brittle articles, unless packed by professional packers;</li> <li>not reported within 7 days of delivery to a new home;</li> <li>to contents in storage or being moved to or from storage;</li> <li>to high risk items or personal money.</li> </ul>
<p><b>11. Freezer Contents.</b></p> <p>Loss or damage to food or drink in any freezer in the home caused by a change in temperature following:</p> <ul style="list-style-type: none"> <li>a breakdown</li> <li>a domestic fuse blowing</li> <li>accidental failure of the public gas or electricity supply</li> <li>contamination by the escape of refrigerant or refrigerant fumes.</li> </ul>	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> <li>by the deliberate act of the supply authority;</li> <li>while the home is unoccupied or unfurnished.</li> </ul>
<p><b>12. Contents Temporarily Removed.</b></p> <p>Loss or damage to contents as a result of a cause listed in paragraphs 1-9 while temporarily away from the home, but still in the United Kingdom. This is up to a maximum of 90 days while in the following locations:</p> <ul style="list-style-type: none"> <li>a deposit box in a bank;</li> <li>an occupied private house or flat;</li> <li>any other building where you or your family work or are temporarily living.</li> </ul> <p>The most we will pay is £2,500</p>	<p>Loss or damage to contents which is not in a building within the United Kingdom caused by fire, smoke, storm, flood, theft or malicious damage.</p> <p>Loss or damage caused by theft or attempted theft unless following forcible and violent entry to or exit from the building.</p> <p>Loss or damage to contents:</p> <ul style="list-style-type: none"> <li>which have been removed for sale, exhibition or placed in a furniture depository;</li> <li>taken with you or your family while living and studying away from the home.</li> </ul> <p>Any amount over £2,500.</p>
<p><b>13. Students Cover.</b></p> <p>Loss or damage insured by Section 2 – Contents, paragraphs 1-9 to the contents belonging to you or your family while in full time education in the United Kingdom and living and studying away from the home.</p> <p>The most we will pay is £5,000.</p>	<p>Loss or damage that did not occur in a building where you or your family live.</p> <p>Loss or damage caused by theft or attempted theft from a building unless following forcible and violent entry to or exit from the building.</p> <p>Any amount over £5,000.</p>



## Section 2: Contents

Continued.

✓ What we cover you for:	✗ What we don't cover you for:
<p><b>14. Personal Money and Credit Cards.</b></p> <p><b>(a)</b> Loss or theft anywhere in the world of personal money belonging to you or your family.</p> <p>The most we will pay is £500.</p> <p><b>(b)</b> Financial loss following fraudulent use of credit cards belonging to you or your family anywhere in the world.</p> <p>The most we will pay is £500.</p>	<p><b>(a)</b> Losses caused by accounting error or omissions.</p> <p>Losses or thefts not reported to the police as soon as possible after discovery.</p> <p>Loss or theft from the home</p> <ul style="list-style-type: none"> <li>while the home is unoccupied or unfurnished.</li> <li>unless forcible and violent entry to or exit from the home.</li> </ul> <p>Loss or theft from an unattended motor vehicle.</p> <p><b>(b)</b> Losses caused by accounting error or omissions.</p> <p>Any loss not reported to the issuing company as soon as possible after discovery.</p> <p>Liability following breach of the terms and conditions of use.</p> <p>Any loss as a result of the unauthorised use by you or your family, lodger, guest, tenant or employee.</p> <p>Any amount over £500.</p>
<p><b>15. Tenants Cover.</b></p> <p>Loss or damage to:</p> <p><b>(a)</b> Fixtures and fittings, greenhouses and sheds installed by you at the home and for which you are responsible;</p> <p><b>(b)</b> The structure, decorations, fixtures and fittings of the home that you are responsible for as a tenant under a tenancy agreement insured by Section 1 - Buildings perils 1-10 of your policy.</p> <p>The most we will pay is £15,000.</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> <li>while the home is unoccupied or unfurnished</li> <li>which we have indicated that we will not pay for under paragraphs 1-10 of Section 2 – Contents.</li> </ul> <p>Any amount over £15,000.</p>



## Section 2: Contents – Accidental Damage

Your policy schedule will show if you have chosen accidental damage cover.

✓ What we cover you for:	✗ What we don't cover you for:
<p><b>16. Accidental Damage.</b></p> <p>This cover only applies if you have selected it and it is shown on your policy schedule.</p> <p>Accidental damage to the contents while in the home.</p>	<p>Any loss or damage which we have indicated that we will not pay for under paragraphs 1 – 8 of Section 2 – Contents.</p> <p>The excess which is shown on your policy schedule.</p> <p>Loss or damage caused:</p> <ul style="list-style-type: none"> <li>• whilst any part of the home is occupied by lodgers, tenants or paying guests;</li> <li>• whilst the home is unoccupied or unfurnished;</li> <li>• by pets and domestic animals;</li> <li>• by computer viruses;</li> <li>• to sports equipment whilst in use;</li> <li>• or arising from scratching, denting or chipping;</li> <li>• by water coming into the home irrespective of how this may have occurred other than stated under paragraphs 4 and 5 of Section 2 – Contents;</li> <li>• by the inadequacy or absence of appropriate sealant or grout.</li> </ul> <p>The cost of remaking any film, disc or tape, or the value of any information contained on it or recovering any digitally held media.</p>



## Section 2: Contents – Benefits you receive

If contents cover is shown in your policy schedule the following benefits are included.

✓ What we cover you for:	✗ What we don't cover you for:
<p><b>1. Alternative Accommodation.</b></p> <p>The cost of similar alternative accommodation for you, your family and your pets if your home is uninhabitable due to damage insured by Section 2 – Contents during the time necessary for the home to be restored to a habitable condition.</p> <p>The most we will pay is £15,000.</p> <p>Following a claim under this section, when your home is uninhabitable, your contents will be covered at both your home and the address of the alternative accommodation.</p> <p>If your policy schedule shows you are covered for buildings and contents and you make a claim for alternative accommodation, we will only make one claim payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same claim.</p>	<p>Any amount over £15,000.</p>
<p><b>2. Loss of Keys.</b></p> <p>The cost of replacing and fitting the locks and keys of external doors and windows of the home if the keys are accidentally lost or stolen anywhere in the world.</p> <p>If your policy schedule shows you are covered for buildings and contents and you make a claim for loss of keys, we will only make one claim payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same claim.</p>	
<p><b>3. Title Deeds.</b></p> <p>The cost of preparing new title deeds to the home following loss or damage insured by Section 2 – Contents while in the home or kept with your solicitor, bank or mortgagee for safe keeping.</p>	
<p><b>4. Legally Downloaded Audio/Visual Files.</b></p> <p>Loss or damage insured by Section 2 – Contents paragraphs 1-9 to legally downloaded audio/visual files.</p> <p>The most we will pay is £2,500.</p>	<ul style="list-style-type: none"> <li>• any illegally downloaded files</li> <li>• files where proof of purchase is not available;</li> <li>• the cost of remaking any film, disc or tape or rewriting any of the information stored.</li> </ul> <p>Any amount over £2,500.</p>



## Section 2: Contents – Benefits you receive

Continued.

✓ What we cover you for:	✗ What we don't cover you for:
<p><b>5. Religious Festivals, Wedding or Civil Partnerships.</b> We will increase the contents limit under Section 2 – Contents by 10%;</p> <ul style="list-style-type: none"> <li>• for one month before and after the religious festival for you or your family to cover gifts and extra food and drink at your home;</li> <li>• for one month before and after the wedding or civil partnership of you or your family to cover wedding gifts and extra food and drink at the home, at the reception or in transit between the home and the reception.</li> </ul>	
<p><b>6. Visitors' personal possessions</b></p> <p>We will pay for theft of or damage to visitors' personal possessions whilst in the home.</p> <p>The most we will pay is £500.</p>	<ul style="list-style-type: none"> <li>• personal possessions belonging to lodgers, tenants and paying guests;</li> <li>• personal possessions belonging to visitors staying at the home for more than 28 consecutive days.</li> <li>• personal possessions covered more specifically under the visitors own insurance policy</li> </ul> <p>Any amount over £500.</p>
<p><b>7. Shopping in Transit</b></p> <p>We will pay for theft, loss of or damage to food and other items while you or a member of your family are transporting them from a shop or market to your home.</p> <p>The most that we will pay is £1,000.</p>	<ul style="list-style-type: none"> <li>• any electrical items either battery or mains operated;</li> <li>• theft or loss from unattended motor vehicles unless from a closed glove compartment, locked luggage boot or locked luggage compartment following forcible and violent entry to a vehicle which has been locked and all windows and sunroofs closed;</li> <li>• loss of or damage to frozen food as a result of defrosting.</li> </ul> <p>Any amount over £1,000.</p>



## Section 2: Contents – Benefits you receive

If contents cover is shown in your policy schedule the following benefits are included.

✓ What we cover you for:	✗ What we don't cover you for:
<p><b>8. Occupiers and Personal Liability.</b></p> <p>(i) Compensation, legal costs and expenses which you and your family (or if you die your personal representatives) legally have to pay to someone else in respect of accidental:</p> <p>(a) bodily injury; or (b) loss or damage to property happening during the period of insurance in the;</p> <ul style="list-style-type: none"> <li>• United Kingdom; and/ or</li> <li>• the rest of the world for temporary visits; and which arises out of:</li> </ul> <p>(a) you and your family occupying the home including its land; or (b) your acts or omissions as a private individual.</p> <p>We will also pay you and your family's costs and expenses incurred with our written consent in connection with defending any such claim.</p> <p>The most we will pay (inclusive of claimants and you and your family's legal costs and expenses agreed by us in writing) for any one incident is £2,000,000.</p> <p>(ii) Compensation, legal costs and expenses which you and your family (or if you die your personal representatives) legally have to pay in respect of bodily injury to your and your family's domestic employees happening during the period of insurance and arising out of their employment by you and your family.</p> <p>We will also pay you and your family's costs and expenses incurred with our written consent in connection with defending any such claim.</p> <p>The most we will pay (inclusive of claimants and you and your family's legal costs and expenses agreed by us in writing) for any one incident is £10,000,000.</p>	<p>Liability arising from:</p> <ul style="list-style-type: none"> <li>• bodily injury to: <ul style="list-style-type: none"> <li>– you or your family; or</li> <li>– a person other than a domestic employee employed by you or your family;</li> </ul> </li> <li>• damage to property that belongs to or is in the care or control of you or your family;</li> <li>• any contract or agreement that says that you or your family are liable for something which you or they would not otherwise have been liable for;</li> <li>• ownership of any land or building including the home;</li> <li>• liability covered by any other policy;</li> <li>• liability arising from the Party Wall Act 1996</li> <li>• an illness or disease you or your family pass onto someone else;</li> <li>• your current or former trade, business, profession or occupation whether or not such liability arises out of a job carried out for reward;</li> <li>• you causing the death of or injuring any domestic employee if they have driven or been a passenger in a motor vehicle if you need insurance under the Road Traffic Act;</li> <li>• the ownership, custody, control or use of: <ul style="list-style-type: none"> <li>– any motorised vehicle that should be covered by compulsory motor insurance as required under any Road Traffic Legislation;</li> <li>– caravans, horse boxes or trailers;</li> <li>– any form of aircraft (including models) and any type of drone or hovercraft;</li> <li>– watercraft or any other equipment designed for or intended for use on or in water (except battery or pedestrian operated models or toys or hand propelled watercraft);</li> <li>– animals other than domestic pets and horses;</li> <li>– dogs of a type referred to in the Dangerous Dogs Act 1991 or any subsequent amending legislation;</li> <li>– firearms, except legally-held sporting guns while being used for sporting purposes;</li> </ul> </li> <li>• fines, penalties or aggravated, punitive, or exemplary damages.</li> </ul> <p>For <b>(i)</b> any amount over £2,000,000. For <b>(ii)</b> any amount over £10,000,000.</p>





## Section 2: Contents

Continued.

### What happens when I make a contents claim?

To make a contents claim please phone the claims helpline number in your policy schedule and tell us what has happened.

As long as the loss or damage is covered under your policy, and you have followed all the policy conditions we will decide whether to settle your claim by:

- repairing;
- replacing;
- making a cash payment in respect of the damaged contents.

We will repair or replace the contents where we can.

Your policy schedule and/or your policy wording will show the amount of cover provided.

If we offer to repair or replace your contents this will be through our network of suppliers, but if we agree to pay you in cash, then payment will not exceed the amount we would have paid to our network of suppliers.

### What happens if you cannot repair/replace my contents?

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

### What happens if I have more than one claim in the period of insurance?

We will pay in respect of each incident of loss or damage up to the contents limit shown on your policy schedule or in the policy, provided that all replacement or repair work is completed for each claim and any recommendations we make to prevent further loss or damage are carried out without delay.

### What happens if the policy limit is less than the cost to replace all of my contents as new?

The policy limit for general contents is £80,000. If at the time of the claim we identify that this is below the cost to replace all your contents as new, we may choose dependent on the circumstances to:

- reduce your claim in direct proportion to the amount of premium underpaid;
- charge an additional premium if applicable and pay your claim;
- refuse to pay your claim;
- cancel the policy in line with "Cancelling Your Policy".

### Will I need to provide you with receipts or any proof of ownership?

We will require proof of ownership and value predating the loss or damage for items over £2,500. If you are unable to provide this information we may choose to reduce your claim payment or refuse to pay your claim.

### How will you handle a claim for my high risk items?

The most we will pay for high risk items in total and for an individual item, set or collection are shown in your policy schedule.

The values of some of your high risk items, in particular jewellery, are likely to change considerably. We recommend that you have the values of these items checked regularly (at a minimum every year) and should the values change in order to ensure you are fully protected, you must tell OneClickCover straight away.

High risk items are covered up to a limit of £30,000 of the overall contents limit of £80,000 with an optional single high risk item limit of between £2,000 and £5,000 as shown in your policy schedule,



## Section 2: Contents

Continued.

### What happens to matching pairs, sets, suites and carpets?

In the event of loss or damage to part of a pair, set, suite and/or items of a uniform matching nature, design or colour (including carpets and curtains) we will pay whichever of the following is least:

- the cost to repair the damaged part to its condition immediately before the loss;
- the cost to replace the lost or damaged part.

If we cannot repair the damaged item(s) or arrange for an equivalent replacement, we will pay:

- the full replacement cost of the whole pair, set or suite; or
- the cost to make up any loss in value of the undamaged pair, set or suite immediately before and after the loss or damage.

You agree, if requested by us, that you will surrender the undamaged part(s) of the pair, set or suite to us.

If a carpet or curtain is damaged beyond repair we will only pay for the damaged carpet or curtains. We will not pay for undamaged carpets or curtains in adjoining rooms even if they are the same colour or design.



### Section 3: Personal Possessions

Your policy schedule shows if this section applies to your policy.

✓ What we cover you for:	✗ What we don't cover you for:
<p>Theft, accidental loss of or accidental damage to your personal possessions whilst within the United Kingdom, or anywhere else in the world for up to 60 days in any one period of insurance which you or your family own or are legally responsible for.</p> <p>Your cover limit will be shown in your policy schedule.</p> <p>The single item limit will be shown in your policy schedule.</p>	<p>The excess which is shown on your policy schedule.</p> <p>Anything listed under the general exclusions.</p> <p>Loss of property from an unattended road vehicle, unless the property is concealed in a glove compartment, locked luggage compartment or locked boot and all windows and sunroofs are securely closed and all doors are locked.</p> <p>Any amount over £1,000 in respect of loss of property from an unattended road vehicle.</p> <p>Loss or damage to:</p> <ul style="list-style-type: none"> <li>• sports equipment including fishing equipment whilst in the course of play or use;</li> <li>• pedal cycles while being used for racing, rallies, pace making or trials;</li> <li>• the strings or drum skins of musical instruments;</li> <li>• navigational, audio or communication equipment unless designed to be portable with an independent power supply and means of use;</li> <li>• camping equipment;</li> <li>• domestic employees personal possessions when they are not travelling with you or your family;</li> <li>• household goods and business equipment while kept in your home;</li> <li>• items due to mechanical or electrical breakdown.</li> </ul> <p>Loss or damage caused by or arising from:</p> <ul style="list-style-type: none"> <li>• scratching, denting or chipping;</li> <li>• the cost of remaking any film, disc or tape or the value of any information contained on it;</li> <li>• the cost of recovering any digital information.</li> </ul> <p>Loss or damage:</p> <ul style="list-style-type: none"> <li>• from the home caused by theft, attempted theft or malicious acts;</li> <li>• caused by theft not involving forcible and violent entry or exit from any temporary lodging or room of temporary accommodation for you or your family;</li> <li>• to personal possessions taken with you or your family while living and studying away from the home;</li> <li>• to pedal cycles                         <ul style="list-style-type: none"> <li>– by theft if unattended and outside the boundary of the home unless in a locked building or attached by a locked security device between the pedal cycle's frame and a permanently fixed structure;</li> <li>– accessories or tyres unless the pedal cycle frame is stolen, lost or damaged at the same time;</li> <li>– for any amount above £1,500 per pedal cycle.</li> </ul> </li> </ul> <p>For single items any amount over the single item limit listed in your policy schedule.</p>



### Section 3: Personal Possessions

Continued.

#### What happens when I make a personal possessions claim?

To make a personal possessions claim please phone the claims helpline number in your policy schedule and tell us what has happened.

As long as the loss or damage is covered under your policy, and you have followed all the policy conditions we will decide whether to settle your claim by:

- repairing;
- replacing
- making a cash payment in respect of the damaged personal possessions.

We will repair or replace the personal possessions where we can.

An amount for wear, tear and depreciation will be deducted for clothing.

Your policy schedule will show the amount of cover provided.

If we offer to repair or replace your personal possessions this will be through our network of suppliers but if we agree to pay you in cash then payment will not exceed the amount we would have paid to our network of suppliers.

#### What happens if you cannot repair/replace my personal possessions?

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

#### Is there a limit to how much I can claim for each item?

The most we will pay in respect of any one item, set or pair of personal possessions is between £2,000 and £5,000 as shown in your policy schedule.

If any personal possessions are left in an unattended road vehicle and you suffer a loss the maximum amount we will pay is £1,000.

#### What happens if I have more than one claim in the period of insurance?

We will pay in respect of each incident of loss or damage up to the personal possessions limit shown on your policy schedule or in the policy, provided that all replacement or repair work is completed for each claim.

#### What happens if I have not insured my personal possessions for the correct amount?

The policy limit for personal possessions cover is £30,000. If at the time of the claim we identify that the policy limit is below the cost to replace all your personal possessions as new, we may choose dependent on the circumstances to:

- reduce your claim in direct proportion to the amount of premium underpaid;
- charge an additional premium if applicable and pay your claim;
- refuse to pay your claim; and/or
- cancel the policy in line with "Cancelling Your Policy".

The values of your personal possessions, in particular jewellery, are likely to change considerably. We recommend that you check regularly the value of personal possessions (at a minimum every year) you or your family normally carry on your person and should the values change in order to ensure you are fully protected, you must tell OneClickCover straight away or go online to [www.oneclickcover.com](http://www.oneclickcover.com) and increase your single item limit using our "Upgrade Policy" self-service function (no administration fee charged).



## Section 3: Personal Possessions

Continued.

### What happens to matching pairs and sets?

In the event of loss or damage to part of a pair, set and/or items of a uniform matching nature, design or colour we will pay whichever of the following is less:

- the cost to repair the damaged part to its condition immediately before the loss; or
- the cost to replace the lost or damaged part.

If we cannot repair the damaged item(s) or arrange for an equivalent replacement, we will pay:

- the full replacement cost of the whole pair or set;
- the cost to make up any loss in value of the undamaged pair or set immediately before and after the loss or damage.

You agree, if requested by us, that you will surrender the undamaged part(s) of the pair or set to us.



## Section 4: Household Legal Expenses

Your policy schedule shows if this section applies to your policy.

### 24 Hour legal help at your fingertips

Welcome to OneClickCover Legal Services, an extra part of your home insurance. Now if you and your family don't know where you stand on any legal matter, you can call immediately for confidential advice from professionals with years of experience in law.

### A comprehensive legal package for you and your family

Now you don't have to worry about the cost, time and complication of being involved in any legal issues.

As part of your home insurance, you should have up to £100,000 of cover for legal expenses and access to a user-friendly range of services to help solve problems and put your mind at ease.

OneClickCover is not just about insurance for legal problems. Do you have a legal question? Phone us for free, we are open 7 days a week 24 hours a day and we'll do our best to answer it.

The legal advice line can help you with almost anything, including:

- property disputes
- accidents and personal injury
- disputes with a neighbour
- employment law
- consumer rights

### Two ways to get the legal help you need

You never quite know when you or your family might need legal help.

But with OneClickCover Legal Services there's no need to spend time worrying unnecessarily. With our two specific services, it's easy to find the legal advice and help you need to reach a solution.

### 1. Legal expenses cover

OneClickCover Legal Services provides you, and members of your family living with you, with legal expenses cover of up to £100,000 for:

- personal injury
- residential matters
- tax related issues
- consumer protection
- employment concerns

**Section 4: Household Legal Expenses**

Continued.

**2. Round the clock legal advice line****0345 878 0065** Lines open all day, every day.

Whenever you have a legal concern, simply call our advice line and speak to a lawyer.

In many cases, the experts may be able to clear things up quickly. Or, if you do need to make a claim, they will guide you through the steps you need to take.

Whatever action they advise, OneClickCover Legal Services will always be working with you, and will keep you up to date with progress until the situation is resolved.

**Words with special meanings (opposite)**

This part of the policy sets out the words which have special meanings. Each word is listed with the meaning explained.

**Section 4: Household Legal Expenses**

Continued.

Words	Meanings
<b>Any one claim</b>	All legal proceedings, including appeals, arising from or relating to the same original cause or event.
<b>Arbitration</b>	A meeting held in private to settle a dispute about the policy. This is less formal than a court hearing.
<b>Court</b>	A court or other appropriate authority.
<b>Disbursements</b>	Money that your solicitor has spent on your behalf in dealing with your case. These amounts are different from your solicitor's own fees and will be shown as a separate item on your solicitor's bill.
<b>Expert Witness</b>	A person who has a special skill or technical or professional knowledge (for example, a doctor or a surveyor) and whose opinion can be given as evidence in court.
<b>Full enquiry</b>	Action taken by the Inland Revenue following a Notice issued under Section 9A of the Taxes Management Act 1970 saying they plan to carry out a 'Special Compliance Office Investigation' or a 'Local Tax Office Enquiry' which involves examining and considering all areas of your tax affairs in detail.
<b>Goods</b>	Items you own or for which you are legally responsible, except motorised vehicles or parts of them, land, buildings or items used for business purposes.
<b>Insurance Period</b>	The period shown on your schedule and any further period for which you have paid or have agreed to pay and we have accepted or have agreed to accept your premium.
<b>Insurer</b>	Royal & Sun Alliance Ltd.
<b>Legal expenses</b>	Your representative's fees, costs and disbursements which we have agreed or the costs of any other people involved in the legal proceedings if you have to pay those costs. This includes costs following an 'out-of-court' settlement to which we have agreed. This does not include any damages, fines or penalties you have to pay.
<b>Legal proceedings</b>	Legal action in a civil court to protect your rights in a dispute.
<b>Partner</b>	A person you have a continuous relationship with and who lives with you at the insured property.
<b>Representative</b>	The solicitor or other suitably qualified person appointed to act for you.
<b>Territorial limits</b>	Great Britain and Northern Ireland, all other countries in the European Union, the Isle of Man, the Channel Islands, Andorra, Egypt, Gibraltar, Iceland, Israel, Liechtenstein, Monaco, Morocco, Norway, San Marino, Switzerland, Tunisia, Turkey, Vatican City and islands in the Mediterranean.
<b>We, us, our</b>	Arc Legal Assistance Ltd, a third party provider approved by Royal & Sun Alliance Insurance plc. which acts on behalf of OneClickCover and handles claims on behalf of the insurer. You can contact Arc Legal Assistance Ltd at: T: 0800 300 688. E: <a href="mailto:claims@arclegal.co.uk">claims@arclegal.co.uk</a>
<b>You, your</b>	The person named as policy holder on your schedule, your husband, wife, partner, children, parents and relatives who all normally live with you at the insured property.



## Section 4: Household Legal Expenses

Continued.

✓ What we cover you for:	✗ What we don't cover you for:
<p>If OneClickCover Legal Services is shown on your policy schedule, we provide the following cover for legal expenses up to the sum insured shown on your schedule in total for any one claim.</p> <p>The cause of the action must happen within the territorial limits and during the insurance period. The legal proceedings must be taken or defended in the territorial limits.</p> <p>You must have told us about the claim within six months of the cause of action arising. We must have given our agreement to support your claim.</p>	<p>Anything that is excluded on page 43 of this booklet.</p>
<p><b>A. Personal injury</b> The cost of you taking legal proceedings against another person or organisation as a result of an event which causes your death, or bodily injury.</p>	<ul style="list-style-type: none"> <li>• defending civil legal proceedings that are connected with:               <ul style="list-style-type: none"> <li>– death, disease or illness of or bodily injury to anyone; or</li> <li>– loss or destruction of, or damage to, any property (this includes property which cannot be used because of the loss, destruction or damage).</li> </ul> </li> <li>• any claim to do with your use of a motor vehicle, its parts or accessories (except a claim against another person or organisation for your death or bodily injury which happened while you were a passenger in a motor vehicle).</li> <li>• any claim where the amount in dispute is less than £250.</li> </ul>
<p><b>B. Consumer protection</b> <b>1.</b> The cost of you taking legal proceedings against another person or organisation as a result of: a. a dispute over a contract for buying, selling or renting goods or services; b. a person or organisation breaking the requirements of Part II, section 13 of the Data Protection Act 1998; and where breaking those requirements results in you losing money. <b>2.</b> The cost of defending a legal action brought against you as a result of a dispute over a contract for buying, selling or renting goods or services.</p>	<ul style="list-style-type: none"> <li>• anything that is excluded on page 43 of this booklet.</li> <li>• any dispute over a contract that arises less than 90 days after the insurance first started, unless the dispute is to do with a contract which started after you took out the insurance.</li> <li>• any matter connected with a moneymaking activity.</li> <li>• anything to do with building, converting, extending, altering, renovating or demolishing your home (this does not apply to common home improvements such as installing double-glazing or replacing kitchens or bathrooms).</li> <li>• any dispute connected with letting, subletting or allowing another person to live in your home.</li> <li>• anything to do with a motor vehicle, its parts or accessories.</li> <li>• any claim where the amount in dispute is less than £250.</li> <li>• any matter connected with any freehold or leasehold property which you own and is not your permanent residence.</li> </ul>



## Section 4: Household Legal Expenses

Continued.

✓ What we cover you for:	✗ What we don't cover you for:
<p><b>C. Residential</b> <b>1.</b> The cost of you taking legal proceedings against another person or organisation as a result of: a. a person or organisation interfering with your legal rights relating to your home (you must be legally entitled to live in the home); b. a dispute over a contract in your name to buy or sell your home or former home or to rent your home as a tenant; c. an event which causes loss of or damage to your home. <b>2.</b> The cost of defending legal action brought against you as a result of: a. you allegedly interfering with another person's legal rights in connection with you owning or living in your home (you must be legally entitled to live in the home). b. a dispute over a contract in your name to buy or sell your home or former home or to rent your home as a tenant.</p>	<p>Anything that is excluded on page 43 of this booklet.</p> <ul style="list-style-type: none"> <li>• an event that happens less than 90 days after the insurance first started.</li> <li>• any legal proceedings over loss or damage covered under a more specific insurance policy.</li> <li>• anything to do with building, converting, extending, altering, renovating or demolishing your home (this does not apply to common home improvements such as installing double-glazing, replacement kitchens or bathrooms).</li> <li>• any dispute about letting, subletting or allowing another person to live in your home.</li> <li>• legal proceedings between you and a government department or a local authority, unless you could lose money if your case is not successful.</li> <li>• any matter connected with a moneymaking activity.</li> <li>• any event which occurs outside the United Kingdom, the Isle of Man or the Channel Islands.</li> <li>• any matter connected with any freehold or leasehold property which you own and is not your permanent residence.</li> </ul>
<p><b>D. Employment</b> <b>1.</b> The cost of you taking legal proceedings against your employer over your contract of employment. As soon as you knew of the dispute, you must have taken and followed legal advice from us. <b>2.</b> The cost of defending legal action brought against you in the territorial limits as a result of prosecution which results from your normal duties as an employee. This includes civil proceedings under the Race Relations Act 1976, the Sex Discrimination Act 1986, the Disability Discrimination Act 1995, the Data Protection Act 1998 or any Acts which replace or change these.</p>	<ul style="list-style-type: none"> <li>• anything that is excluded on page 43 of this booklet.</li> <li>• a dispute with your employer or legal action brought against you less than 90 days after the insurance first started.</li> <li>• any matter connected with a moneymaking activity other than a dispute with your employer over your contract of employment.</li> <li>• defending any motoring prosecutions.</li> <li>• defending civil legal proceedings that are connected with your duties as a member of a profession or your duties as a director or officer of any company.</li> </ul>

**Section 4: Household Legal Expenses**

Continued.

**✓ What we cover you for:****E. Tax**

The cost of your representative acting for you in a full enquiry by the Inland Revenue into your income and records to decide how much tax you have to pay under the following sections of the Taxes Act 1988.

**1.** Section 19, Schedule E of the Taxes Act 1988 on:

- your wages or salary; and
- your pension.

**2.** Section 18, Schedule D of the Taxes Act 1988 where it relates to income you have received on:

- investments in the UK; and
- investments overseas in securities listed on a recognised national or international stock exchange. This cannot be your main source of income.

**✗ What we don't cover you for:**

- anything that is excluded on page 43 of this policy.
- any tax, interest or penalties you may have to pay to the Inland Revenue.
- any case where you or your tax advisor have not taken every reasonable care to act according to tax legislation.
- anything to do with a tax return which you sent to the Inland Revenue and which arrived after the legal deadline.
- an enquiry by the Inland Revenue which is only concerned with one or more specific areas of your tax return and which is not considered by the Inland Revenue to be a full enquiry.
- any change in an Inland Revenue investigation or enquiry when it becomes clear that they suspect serious fraud.
- any income you have earned as a self-employed person.
- any matter connected with a moneymaking activity (other than your contract of employment or a normal private investment) or personal liability including:
  - your business, trade or profession;
  - a personal venture for gain;
  - a share in a partnership or a joint venture for gain;
  - an investment which is not listed on a recognised national or international stock exchange; or
  - a personal guarantee or indemnity.
- any money which the insurer has already paid if you later withdraw, without our agreement, from the defence of a full enquiry by the Inland Revenue.
- any money which has to be paid because you withdraw without our agreement from the defence of a full enquiry by the Inland Revenue.
- any matter connected with any freehold or leasehold property which you own and is not your permanent residence.

**F. Reverse liability**

If your policy includes Reverse Liability cover under the Legal Expenses section, the following wording will apply:

The company will pay any sum, including interest, awarded to you in a court of law in the United Kingdom, Isle of Man or the Channel Islands, and which has not been paid to you or your representative within three months of the date of the judgement. The sum will be paid provided that cover under your Contents policy headed either "The insured is indemnified against liability at law" or "Third Party Liability" would have covered the award if you had to pay it to another person.

**Claims settlement**

The maximum amount payable in respect of any one incident is £1,000,000.

- a sum awarded to you if the judgement of the court is subject to an appeal.
- any court award arising from a claim which was not notified to us before you began legal proceedings.
- any claim where you unreasonably refuse to join any person whom we specify as a defendant in legal proceedings.
- any event, dispute or cause of action that first happened or started before this insurance was taken out.

**Section 4: General Exclusions applying to this section****✗ What we don't cover you for:**

1. Any claim where there is not a reasonable chance of you winning the case and achieving a reasonable outcome.
2. Any event, dispute or cause of action that first happened or started before you took out this insurance.
3. An event which you report to us more than six months after it happened.
4. Legal expenses which apply to the period before we have agreed in writing to support your claim.
5. Legal proceedings where a reasonable estimate of your total legal expenses is greater than the amount in dispute.
6. Any legal expenses you could claim under any other insurance.
7. Any legal proceedings over loss or damage covered under a specific insurance policy.
8. A dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.
9. Defending civil legal proceedings that are connected with:
  - death, disease or illness of or bodily injury to anyone;
  - your duties as a member of a profession or your duties as a director or officer of any company;
  - the loss of, destruction of or damage to any property. (This includes property which cannot be used because of the loss, destruction or damage).
10. Any legal proceedings between any members of your family. (This does not apply to accidents involving motor vehicles).
11. Any legal proceedings between you and your husband, wife or partner or former husband, wife or partner. This includes legal proceedings relating to custody, access or maintenance.
12. Defending any criminal proceedings or legal proceedings arising from anything you did deliberately or recklessly.
13. Any dispute with us or the insurer that is not dealt with under the arbitration condition below.
14. Any direct or indirect liability, loss or damage caused:
  - to equipment because it fails correctly to recognise data representing a date in a way that it does not work properly or at all;
  - by computer viruses.
 This does not apply to legal expenses connected with claiming compensation following your death or bodily injury.
15. Any claim or expense of any kind caused directly or indirectly by:
  - ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel;
  - the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
16. Any loss or damage caused by any sort of war, invasion or revolution.
17. Any loss or damage by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.
18. Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

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



## Section 4: General Conditions applying to this section

You must comply with the policy conditions set out in your Home Insurance policy booklet as part of this legal expenses contract. You must also keep to the conditions on this page and the following pages.

### 1. Preventing legal proceedings

You must take all reasonable measures to prevent or avoid being involved in legal proceedings and keep the cost as low as possible. The Legal Advice line is available 24 hours a day 7 days a week, to provide you with free and confidential advice.

### 2. Arbitration

If there is a dispute between you and us or the insurer about this section of the policy it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister you and we agree to. If we cannot agree with you on an arbitrator, the President of the Law Society (or similar organisation within the appropriate territorial limits) will choose an arbitrator.

The side that loses the arbitration will pay all the costs of the arbitration. If the decision is not totally in favour of one side, the arbitrator will decide who pays the costs. If you lose, the policy will not cover these costs.

You can still use the complaints procedure shown on page 47.

### Financial sanctions

We shall not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy to the extent that the provision of such cover, indemnity, payment or other benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States or other country of policy issue.

If any such resolution, sanction, law or regulation takes effect during the insurance period we may cancel this policy immediately by giving you written notice at your last known address.

### Claims settlement conditions

These conditions apply when you make a legal expenses claim. You must keep to these conditions as your part of the legal expenses contract.

#### 1. Telling us about the claim

If anything happens which might lead to a legal expenses claim, you must tell us as soon as possible by filling in a claim form that can be obtained from Arc Legal Assistance, PO BOX 8921, Colchester, CO4 5YD. You must tell us fully and truthfully in writing all the details about your claim and give us all the information that we may need. Until you have told us about the claim and we have given our written agreement, the insurer will not be responsible for any legal expenses. The insurer will not cover legal expenses involved in your representatives handling the claim before the date when we gave our written agreement. You must have told us about the claim within six months of the cause of action arising.

#### 2. Giving our agreement

We will agree if all of the following apply:

- We think you have a reasonable chance of winning your case and achieving a reasonable outcome.
  - The legal proceedings arise from a cause of action which is covered by this insurance. This cause of action must happen within the territorial limits and during the insurance period.
  - The legal proceedings will be dealt with by a court within the territorial limits.
  - You have kept to the terms and conditions of the policy and none of the exclusions listed on page 56/57 of this booklet apply.
- In circumstances where we have chosen a representative to act on your behalf we will pay legal expenses incurred for providing the initial assessment of the claim irrespective of the prospects of success or whether the claim is covered under this policy.

Where you have chosen your own representative any legal expenses incurred in providing initial assessment shall only be covered where there are reasonable prospects of successfully pursuing or defending the legal proceedings and the claim is covered under all other terms and conditions of the policy.

The decision to grant consent will take into account the advice of your representative as well as that of our own advisers. We may require, at your expense, an opinion of Counsel on the merits of the legal proceedings. If the claim is subsequently admitted your costs in obtaining such an opinion and providing such advice will be covered under this insurance.



## Section 4: General Conditions applying to this section

If, during the claim, we think that there is no longer a reasonable chance of your winning the case and achieving a reasonable outcome, we may not continue to support your legal proceedings. If we do not carry on with your claim, we will tell you why. If you decide to commence or continue legal proceedings for which we have denied support under this Claims Settlement Condition and are successful, we will pay legal expenses as if we had given our consent in the first instance.

### 3. Choosing a representative

In the period before Court papers need to be issued (or have been received) we may refer your case to a suitably qualified representative to act on your behalf.

At the point where Court papers need to be issued (or have been received), or where there is a conflict of interest, you are free to choose a suitably qualified representative.

You will need to satisfy us that your representative has the appropriate experience and skills to handle your claim.

Where we agree to the appointment of a representative of your choice, you must confirm that your representative will not charge more than a representative chosen or suggested by us or that you will pay any difference between your chosen representative's fees and those of a representative chosen or suggested by us. We will not pay your choice of representative more than we would pay our own choice of representative.

In selecting the representative you shall have a duty to minimise the cost of legal proceedings.

If your choice of representative has to undertake work to familiarise themselves with the work already undertaken on the case we will not pay for this work to be done. Any representative you choose is appointed to act for you.

If we and you cannot agree whether Court papers need to be issued or the choice of representative you can take the matter to an independent arbitrator. This process is set out on page 44.

### 4. Rights and responsibilities

You must tell us if an offer is made to settle the dispute. You must not negotiate or agree to settle the dispute without getting our agreement beforehand. If you do not accept a reasonable offer to settle the dispute, we may not continue to support your claim.

You must send us all bills for the representative's legal expenses as soon as you receive them. You must confirm to us that any charges you have to pay for the representative handling this dispute are acceptable and that we may pay the bill for you.

You and your representative must take every step to recover legal expenses. You must pay any recovered legal expenses to your representative who must then refund any legal expenses which the insurer has paid or has been asked to pay.

If the insurer pays legal expenses up to the policy limit and you pay more legal expenses to end your case, the insurer and you will share any legal expenses that are recovered. The insurer and you will each receive the same percentage as originally paid.

### 5. Information your representative will need from you

You must give your representative all the information and help he or she may need. This will include a truthful account of the facts of your case and any paperwork to do with your case. You owe the same obligations to us as to your representative.

### 6. What you and your representative must do for us

We must be able to contact your representative. You and your representative must co-operate and tell us about developments to do with your case. If we ask for this we must be able to have access to your representative's files. This includes the truthful account of the facts of your case and any paperwork you have supplied to your representative.

If your representative wants to consult a barrister or expert witness we will agree if we think it is reasonable. You must give us the name of the barrister or expert witness and the reasons why you need one.

### 7. Appealing against a court's decision

If you want to appeal against a court's decision, you must give us your reasons for bringing the appeal.

We will give you our agreement if all of the following apply:

- You must tell us that you want to appeal as soon as your right of appeal arises. This is because strict time limits may apply.
- The appeal arises from legal proceedings to which we have already given our agreement under the terms of claims settlement condition 2 on page 44.
- Your appeal meets the requirements of claims settlement condition 2 in the same way as your initial claim for legal expenses.



## Section 4: General Conditions applying to this section

Continued.

### 8. What action we may take

We may take over, in your name, all legal action in any of the following circumstances:

- If the dispute is for an amount which is under £1,000 or if the dispute could be dealt with by the small claims court.
- If you take legal action against someone or defend a case without our agreement, or in a different way from that advised by your representative.
- If you do not give proper instructions to your representative or barrister in time.
- If you cause a delay and your representative thinks it will harm your case.

In these circumstances we may carry out our own investigation and try to settle your dispute. You must agree to a settlement which is reasonable.

If we ask, you must tell your representative to get the court to tax your legal expenses, or get the Law Society to certify them according to the Solicitors Act 1974 or the Solicitors Remuneration Order 1972.

If you withdraw from defending a full enquiry by the Inland Revenue without our agreement, we will be entitled to recover from you any amounts the insurer paid during the defence.

### Law applicable

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both you and we may choose the law which applies to this contract, to the extent permitted by those laws. Unless you and we agree otherwise, we have agreed with you that the law which applies to this contract is the law which applies to the part of the United Kingdom in which you live, or, if you live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which you live.

We and you have agreed that any legal proceedings between you and us in connection with this contract will only take place in the courts of the part of the United Kingdom in which you live, or, if you live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which you live.

### Our commitment to customer service

At OneClickCover we are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected we want to hear from you so that we can try to put things right. We take all complaints seriously and following the steps below will help us understand your concerns and give you a fair response.

### Our promise to you

We will:

- acknowledge your complaint promptly;
- investigate your complaint quickly and thoroughly;
- keep you informed of progress;
- do everything possible to resolve your complaint fairly;
- ensure you are clear on how to escalate your complaint, if necessary.

### Step 1

If your complaint relates to your Legal Expenses policy then please contact the sales and service number shown on your schedule. If your complaint relates to a Legal Expenses claim then please contact Arc Legal Assistance on the telephone number shown below.

We aim to resolve your concerns on an informal basis, within three business days. Where we have been able to, we will send you a letter confirming this. We'll also explain how you may be able to refer the matter to the Financial Ombudsman Service if you subsequently decide that you are unhappy with the outcome.



## Section 4: General Conditions applying to this section

Continued.

### Step 2

In the unlikely event that we are unable to resolve your concerns through our informal complaints process, our Customer Relations Team will then review the matter on behalf of our Chief Executive. Once our Customer Relations Team have reviewed your complaint they will send you a final decision in writing within 8 weeks of the date we received your complaint. Their contact details are as follows:

Post: Arc Legal Assistance Ltd,  
PO Box 8921,  
Colchester,  
CO4 5YD  
Telephone: 0345 878 0065

### If you are still not happy

If you are still unhappy after our review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

Telephone: 08000 234 567 (free from mobile phones and landlines)  
0300 1239123 (costs no more than calls to 01 or 02 numbers)

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

You have six months from the date of our final response to refer your complaints to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

### Thank you for your feedback

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

### LEGAL ADVICE LINE 0345 878 0065

Free and confidential advice from a team of lawyers on personal or domestic legal matters when you need it, 24 hours a day, 7 days a week.

### LEGAL EXPENSES CLAIMS HELPLINE 0345 878 0065

If you think you need to make a claim, call us first on this number and we will help you from start to finish.





## Section 5: Home Emergency Cover

This section 'Understanding and using your policy' does not form part of the legal contract between you and us. It includes information which will help you to understand and use your policy.

### Understanding and using your policy

Insurance policies can be difficult to understand so we have tried to make this policy easy to read. Some words have a special meaning in your policy and these are listed and explained below as 'Words with special meanings'.

This booklet explains the cover we provide for Home Emergency cover, what is and what is not covered, how we settle claims and other important information for Home Emergency cover. It should be read in conjunction with your home insurance policy and schedule.

If you have any questions please contact us. The telephone numbers are shown at the back of this booklet.

You can ask for the Home Emergency cover to be cancelled at any time and receive a proportionate refund of premium as long as no claim has been made during the current insurance period.

The policy does not cover repairs and work necessary to maintain the home in a good condition.

### Words with special meanings

The following words have a special meaning and apply to this policy. These words and meanings are in addition to or may replace those shown in your home insurance policy booklet. Wherever a word with a special meaning is used in this policy it will be printed in bold type.

#### Home

The house or flat at the address shown on your schedule, its integral (built in) or attached garages all used for domestic and clerical business purposes only.

Home does not include detached garages, sheds, greenhouses and any other outbuilding which is not designed to be permanently lived in.

#### Your family

You or any of the following people providing they normally live with you:

- your husband, wife or partner;
- children (including foster children);
- your relatives;
- your domestic employees.

This policy schedule explains the protection provided by Home Emergency cover subject to any limits shown in this booklet and on your policy schedule, unless your schedule states 'Not purchased'. This section can only be chosen if the Buildings or Contents sections have also been selected. Home Emergency cover does not cover everything which you might regard as an emergency.

It does not cover normal day to day household maintenance or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps. The most we will pay for any one claim including the cost of the repair, parts, call out charges, alternative accommodation, locks and keys and VAT is £1,000.



## Section 5: Home Emergency Cover

Set out below are the covers, and exclusions, which limit the type and value of emergency repairs you can claim for.

### ✓ What we cover you for:

Home Emergency cover only covers you against the costs of certain household situations, which you will find described in covers 1-6.

We will pay the cost of the repair, parts and call out charges for work undertaken at the address shown on the schedule by a tradesman authorised by us to carry out temporary or permanent repairs for covers 1-5, which if not dealt with immediately upon discovery will make the home unsafe or insecure for you, cause damage to the home or its contents, or result in the home losing its main source of heating, lighting or water (hot or cold).

If a permanent repair is necessary, the authorised tradesman will carry it out provided the cost of the permanent repair is within the Home Emergency cover policy limit. This cover may not provide the cost of full repair or replacement.

An authorised tradesman is approved and instructed by us and is competent to provide domestic repair services appropriate to the situation. Payments will be made by us directly to our contractor.

### ✗ What we don't cover you for:

Any incident not reported to us within 48 hours of discovery.  
 Any incident which occurs during the first 7 days following the start of your Home Emergency cover.  
 Garages (unless integral or attached to the home), sheds, greenhouses, any other outbuilding which is not designed to be permanently lived in.  
 Land belonging to the home.  
 Gas leaks other than under cover 7.  
 Any subsequent repairs for the same damage or system.  
 Permanently replacing or removing paths or driveways in order to deal with the emergency.  
 Any repair arising from circumstances known to you before you asked us to provide cover.  
 Any system, equipment or facility having reached the end of its serviceable life.  
 Damage caused as a result of any system, equipment or facility having reached the end of its serviceable life.  
 The normal day to day maintenance of the home, system(s) or facility.  
 Any equipment not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British standards.  
 Any equipment, which has been the subject of a manufacturer recall, unless the recall advice was followed, and any changes required were implemented.  
 Domestic appliances, other than hot water or central heating boilers.  
 Damage if the home has not been lived in by your family for more than 60 days in a row.  
 Damage caused when the home is lived in solely by anyone other than your family.  
 Repairs which are made by anyone other than the tradesman authorised by us.  
 Costs incurred without our agreement.  
 Any loss, expenses or costs of any kind that are not directly caused by the event that led to your claim.  
 Any home used for any trade, professional or business purposes except clerical business.



## Section 5: Home Emergency Cover

Continued.

### ✓ What we cover you for:

### ✗ What we don't cover you for:

We will pay the cost of the repair, parts and call out charges for:

<p><b>1</b> Repairs necessary to restore the service or prevent further damage to the home as a result of failure or damage to the plumbing or drainage system for which you are legally responsible.</p>	<p>Cesspits, septic tanks and associated fittings. Any mains service which is the responsibility of a public service company. Shared drainage facilities, except on the land belonging to the home. Dripping taps or any other parts of the plumbing, or drainage system where water is safely escaping down a drain. Descaling and any work arising from hard water scale deposits. Escape of water outside of the home, which is not causing damage to the interior of the home or its contents. Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life.</p>
<p><b>2</b> Loss of heating as a result of complete failure or breakdown of the main heating system of the home.</p>	<p>Boilers over 15 years old. Any boiler with an output of 60kW or more. The cost of repairing a boiler that is beyond economical repair. Beyond economical repair is where the cost of repairing your boiler would be more than the cost of replacing the boiler (including installation) with one of the same or similar make or model to your boiler. Failure of the electricity and or gas supplies as a result of: <ul style="list-style-type: none"> <li>• industrial action by a public service company</li> <li>• the electricity and or gas supply being deliberately or accidentally cut or turned off.</li> </ul>           Failure or breakdown of a component which affects only the efficiency of the main heating system. Failure, or complete or partial breakdown: <ul style="list-style-type: none"> <li>• as a result of the lack of fuel.</li> <li>• where proof of annual maintenance by a registered tradesman cannot be provided.</li> </ul>           Descaling and any work arising from hard water scale deposits. Any mains service which is the responsibility of a public service company. Damage to radiators, however we will pay to isolate leaking radiators. Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain. Removing asbestos unless necessary to undertake insured repair.</p>
<p><b>3</b> Complete failure of the electricity supply within the home.</p>	<p>Failure of the electricity supplies as a result of: <ul style="list-style-type: none"> <li>• industrial action by a public service company</li> <li>• the electricity supply being deliberately or accidentally cut off.</li> </ul>           Any mains service which is the responsibility of a public service company.</p>



## Section 5: Home Emergency Cover

Continued.

### ✓ WHAT WE COVER YOU FOR:

### ✗ WHAT WE DON'T COVER YOU FOR:

<p><b>4</b> Repairs necessary to the outside doors, or to the frame or glazing of outside doors or windows of the home to make the home safe or secure.</p>	<p>Damage caused deliberately by your family.</p>
<p><b>5</b> Repairs necessary to make the roof of the home watertight and prevent further damage.</p>	<p>The cost of replacing flat roofs.</p>
<p>In addition you are covered for the following:</p>	
<p><b>6</b> Removing rats, mice or squirrels or the treatment and removal of cockroaches, wasps or hornets nests that occur inside the home or are attached to the main structure of the home.</p>	<p>Damage outside of the home, which is not causing damage to the interior of the home or its contents. We will not pay for more than 2 incidents in any one insurance period.</p>
<p><b>7</b> The cost of overnight accommodation for your family including that required for any pets normally living with you if we agree that the home cannot be lived in.</p>	<p>The cost of overnight accommodation for anyone who is not a member of your family.</p>
<p><b>8</b> Replacement boiler If as a result of a claim under cover 2 we decide your boiler is beyond economical repair, we will pay up to £500 towards the cost of a new boiler. Beyond economical repair is where the cost of repairing your boiler would be more than the cost of replacing the boiler (including installation) with one of the same or similar make or model to your boiler.</p>	<p>Anything that is listed under the 'What is not covered' paragraph of cover 2.</p>
<p><b>9</b> Locks and keys Accidental damage to the locks of, or loss of the keys to the outside doors of, your home or to safes and alarms in your home. We will pay the cost of: <ul style="list-style-type: none"> <li>- buying new keys; or</li> <li>- changing parts of the locks; or</li> <li>- replacing the locks.</li> </ul>           Cover 9 replaces the locks and keys cover set out in your home insurance policy booklet.</p>	<p>Loss or damage when the home is lived in solely by anyone other than your family. Damage to the locks caused by mechanical, electrical or electronic fault or breakdown. The replacement cost of any part of the item other than the replacement key or lock.</p>

If you wish to claim, call our 24 hour Emergency helpline on the number shown at the back of this booklet, after taking any action you think is necessary to protect the home from further damage, such as switching off the gas, electricity or water. We have a team of tradesmen on hand to carry out urgent repairs 24 hours a day, 7 days a week.

You should also read the how to make a claim, claims and policy conditions and policy exclusions on pages 53.



## Section 5: General Exclusions applicable to this section

You and your family must read the policy exclusions set out in your home insurance policy booklet as part of this Home Emergency cover. In addition this Home Emergency cover does not cover:

### Claim notification period

Any incident not reported to us within 48 hours of discovery.

### 7 Day exclusion period

Any incident which occurs during the first 7 days following the start of your Home Emergency cover.

### Annual servicing of the main heating system

Loss of heating as a result of complete failure or breakdown of the main heating system unless the main heating system has been maintained by a registered tradesman providing certification or other proof of service within the last 12 months.

### Policy conditions

You and your family must keep to the policy conditions set out in your home insurance policy booklet as part of this Home Emergency cover.

### Claims conditions

You and your family must keep to the claims conditions set out in your home insurance policy booklet as part of this Home Emergency cover.



## Section 5: How to make a claim

### How to make a home emergency claim – call us on 0345 878 0066

Claims conditions require you to provide us with any reasonable assistance that may be required concerning the cause and value of any claim. Ideally, as part of the initial notification, we will need to know:

- your name, address, home and mobile telephone numbers
- personal details necessary to confirm your identity
- policy number
- the date of the incident
- the cause of the loss or damage
- details of the loss or damage together with claim value if known.

This information will enable us to make an initial evaluation on policy cover and claim value. We may ask for additional information depending upon circumstances.

Sometimes we may wish to meet with you to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

### How we settle claims

Home Emergency cover protects you against the costs of certain household situations, which you will find described in 'What is covered' in this booklet. It does not cover everything which you might regard as an emergency. It does not cover normal day to day household maintenance or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps.

If a permanent repair is necessary, the authorised tradesman will carry it out provided the cost of the permanent repair is within the Home Emergency cover limit. This cover may not provide the cost of full repair or replacement.

An authorised tradesman is approved and instructed by us and is competent to provide domestic repair services appropriate to the situation. Payments will be made directly by us to our contractor. We will not pay any callout charge if having asked for assistance you are not at home when the tradesman arrives at the time agreed.

We are not responsible for any inconvenience, loss or damage caused by delay in the provision of spare parts or components by manufacturers or suppliers; spare or replacement parts may not be from the original manufacturer.

If the claim is a result of an incident which is also covered under a specific section of your home insurance policy, you may be able to claim for any further repair costs under that section.

Please call our claims helpline on the number shown on the back of your home insurance policy booklet and we will be happy to check this for you.

### Our commitment to customer service

At OneClickCover we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations.

If you believe that we have not delivered the service you expected, or you are concerned about any aspect of the service we have provided, then please let us know, preferably through your usual sales and service contact point.

For further information on our complaints procedure please see your home insurance policy booklet.

### READY TO HELP YOU 24 HOURS A DAY

Whatever the problem, whatever the question, we're here to help. For your convenience, we have a number of helplines to deal with everything from claims to change of address.

### EMERGENCY HELPLINE 0345 878 0066

If crisis strikes, like your pipes freeze and burst or a storm damages the roof, just call our free Emergency Helpline day or night, any day of the year. We'll arrange for one of our Emergency repairers to come round to your home and help sort things out.

Lines open 24 hours a day, 7 days a week.

## Excesses

### What you need to pay if you make a claim

If you make a claim under any section of your policy for loss or damage you must pay the amount of the excess shown in your policy schedule. You must pay the excesses that apply regardless of whether or not you were responsible for the incident or loss.

No excess is payable if you are claiming under section 4 – Household Legal Expenses, or section 5 – Home Emergency Cover.

If you make a claim under more than one section of your policy for the same incident, you will only have to pay one excess amount. This will be the higher excess amount.

Your policy has various excesses that apply dependent on the claim, these are:

- **policy excess:** This is the excess amount chosen by you at the purchase of the policy that applies to all sections of the policy (except in relation to Escape of Water and Subsidence claims, as described below). The minimum Policy excess you can choose is £100 and the maximum you can choose is £400.
- **Escape of Water excess:** There is a minimum excess to pay of £250 per Escape of Water claim. Please note that if you have chosen a Policy excess above £250 then you will pay the higher of the Policy excess and the Escape of Water excess in the event of an Escape of Water claim.
- **Subsidence excess:** There is a minimum excess to pay of £1,000 per Subsidence claim.

The policy excess will not apply for claims for Money and Credit Cards in the Home and instead a reduced excess of £50 per total cash sum or for each credit card will apply per claim.

Details of the excess amounts will be shown in your policy schedule.

## Cancelling your policy:

**We want you to be completely happy with your policy, but if you're not, you can cancel this policy. Here's how it works.**

### If you cancel the policy in the first 14 days (Reflection Period)

If you want to cancel your policy within 14 days of buying it, You can cancel your policy online at [www.oneclickcover.com](http://www.oneclickcover.com) by selecting "Amend Policy" from the "My Policy" section of the website's menu bar. You will then be asked to login using your postcode and date of birth.

We will refund the full premium you paid including Insurance Premium Tax (IPT) and we will not charge you any administration or cancellation fees, unless you have made a claim in the period of insurance. In which case, we will not refund any premium.

This 14 day period also applies if you add Section 4 – Household Legal Expenses or Section 5 – Home Emergency Cover during the period of insurance.

We will also do this, if you cancel your policy within 14 days after the renewal date.

If you choose not to renew your policy you will not be charged for the renewal period providing OneClickCover receive your cancellation instructions before the renewal date.

### If you cancel the policy at any other time

You may cancel your policy at any other time by using our online self-service facility described above. If no claim has been made or is anticipated in the period of insurance we will refund the premium for the exact number of days left on your policy less a £10 early cancellation fee. If you have made a claim in the period of insurance we will not refund any premium.

### When we may cancel the policy

We may cancel the policy by sending you, or OneClickCover sending you, 14 days' written notice to your last known address if we have a good reason to cancel your policy.

Some examples of situations where we might do this include:

- you not paying a premium when it is due (we will use reasonable endeavours to collect the outstanding amounts before we cancel your policy);
- where you are required to co-operate with us, or send us information or documentation and you fail to do so in a way that affects our ability to process a claim, or our ability to defend our interests;
- you providing us with incorrect information, and failing to put this right when we ask you to;
- use of threatening or abusive behaviour or language, or intimidation to our staff or suppliers.

If no claim has been made or is anticipated in the period of insurance, we will refund the premium for the exact number of days left on the policy. If you have made a claim in the period of insurance we will not refund any part of your premium.

We may also cancel your policy where you commit or attempt to commit fraud or have committed fraud under another insurance policy. If we cancel your policy on the grounds of fraud, we may cancel immediately and we may keep any premium you have paid. Please see Fraud condition on page 59 for details.

## General Exclusions – Sections 1 to 3

Sections 4 and 5 have separate general exclusions which are detailed on pages 43 and 52.

### When we don't cover you:

These exclusions apply in addition to the exclusions shown under "What we don't cover you for" in each section of this policy.

**Your policy will not provide cover or benefits under the following circumstances**

#### 1. Radioactive Contamination

Any expense, loss, bodily injury, liability or damage to any property directly or indirectly caused by, contributed to or arising from:

(a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;

(b) the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.

#### 2. Sonic Booms

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by any flying object travelling at or above the speed of sound.

#### War Risks

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

War, invasion, act of foreign enemy, hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection, military or usurped power or similar event.

#### 4. Events Before the Policy Started

Any loss, damage, bodily injury or liability arising out of any accident or incident that happened before your policy started.

#### 5. Deliberate Acts

Any loss, damage, bodily injury or liability caused deliberately, maliciously, wilfully, recklessly by you, your family, lodgers, paying guests, tenants or employees.

#### 6. Reduction in Value and other costs

We won't pay for any loss which is a side effect – or happens as a result of – the incident for which you are making a valid claim. For example, we won't pay for any reduction in the value of your buildings or contents, loss of earnings, travel costs or compensation for stress or inconvenience. We also won't cover the fees of any company you engage to help you in relation to your claim.

#### 7. Deception

Any loss or damage caused by deception, unless the only deception is gaining entry to the home.

#### 8. Business Property and Legal Liability

Any loss or damage to property owned by, held in trust or primarily used for any business, trade or profession (other than business equipment). Any legal liability arising directly or indirectly from any business, trade or profession.

#### 9. Confiscation

Any loss, damage or liability caused by confiscation, detention or seizure by:

- (a) customs, police or other officials;
- (b) order of any court of law;
- (c) any statutory or regulatory authority.

#### 10. Pollution or Contamination

Any loss, damage or liability arising from pollution or contamination unless directly or indirectly caused by a sudden and unforeseen and identifiable incident occurring during the period of insurance.

#### 11. Date Change and Computer Viruses

Any loss, damage or liability arising from:  
(a) the failure of a computer chip, computer software or any other electronic equipment to recognise a true calendar date;  
(b) computer viruses.

#### 12. Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from, or in connection with, any act of terrorism.

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

#### 13. Wear and Tear

Loss or damage caused by wear and tear or anything which happens gradually or rot (unless caused directly by an escape of water incident specifically covered by this policy.)

#### 14. General Exceptions

Any loss, damage or liability caused by or arising from:

- an incident that does not arise from one identifiable event;
- your home undergoing demolition, structural alteration or structural repair;
- your home being used for illegal activities;
- lack of maintenance;
- restoration, dismantling, renovation, breakdown or repair;
- faulty design or workmanship or the use of faulty materials;
- any process of cleaning, drying, dyeing, heating or washing;

- insects, parasites, vermin, fungus or mildew;
- pets or domestic animals (except as covered by Section 2 – Contents paragraph 8 page 31 Occupiers and personal liability);
- atmospheric or climatic conditions or frost (except as covered by Section 1 – Buildings paragraph 6 page 18 frost damage).

## General Conditions – Sections 1 to 3

Sections 4 and 5 have separate general conditions which are detailed on pages 44 and 52.

**It's very important you read this page, as it details your responsibilities.**

### 1. What you need to do

In order for us to provide the cover described in your policy you and your family must take care to follow all the terms and conditions of your policy. If you or your family do not adhere to these terms and conditions cover may not be provided.

Please also take time to read your statement of fact and policy schedule. If any information is incorrect or not true to the best of your knowledge or belief, or your cover levels on any section are not sufficient to allow the full replacement or repair of your buildings, contents or personal possessions, or if you are unsure, please contact OneClickCover as soon as possible as this could affect your insurance cover.

If any of the information is incorrect, we may take one or more of the following actions:

- cancel the policy;
- declare your policy void (treating your policy as if it had never existed);
- change the terms of your policy;
- refuse to deal with all or part of any claim or reduce the amount of any claim payments

### 2. Taking care of your home

You and your family must take all necessary steps to prevent loss, damage, accidents or injury to your buildings and/or contents and to protect and maintain the buildings in a good condition and a good state of repair.

If you make a claim under your policy and we determine that the loss, damage, liability, cost or expense that led to the claim was caused or made worse by you failing to take necessary steps under this condition we may:

- refuse to pay the claim;
- reduce the amount of any payment we make for the claim;
- make a deduction for wear and tear.

### 3. Changes in Your Circumstances

You must tell us as soon as possible if there are any changes to any of the details you have provided us with as this could affect your insurance cover.

Your statement of facts will show the information you have provided us with.

Examples of these changes are:

- (a)** a change of address;
- (b)** if someone lives in the home other than you and your family;
- (c)** if the home becomes unoccupied or unfurnished;
- (d)** if the replacement values of the contents or personal possessions exceed the limits shown in your policy schedule;
- (e)** if you or your family or anyone currently living with you are charged or are convicted of any offence other than driving offences;
- (f)** if you or your family or anyone currently living with you have been declared bankrupt or are subject to bankruptcy proceedings or have received a County Court Judgment; (CCJ) or Individual Voluntary Arrangement (IVA);
- (h)** if the home is being used for business or professional purposes;
- (i)** if the home is not in a good state of repair;
- (j)** if the home is undergoing structural alteration, structural repair, restoration or renovation;
- (k)** if any of the information provided in the statement of facts has changed.

Please note that if you or we make any changes to your policy,

- you may have to pay an extra premium;
- you may receive a partial refund on the premium;
- we may apply an additional endorsement; or
- if we are no longer able to cover your insurance needs we may cancel in line with “Cancelling Your Policy”.

### 4. Other Insurance

If any other insurance policies cover the same loss, damage or liability as your policy, we will only pay our share of the amount of any claim.

### 5. Fraud

If you or your family:

- makes a claim under your policy which is in any part false or exaggerated;
- supports a claim with a false document or statement;
- makes a claim for any loss or damage as a result of your deliberate act or if the loss or damage was caused with your agreement or knowledge;
- have committed fraud under any other insurance policy; or
- makes an untrue statement, fails to provide us with information we or OneClickCover have requested, or knowingly provides inaccurate information about information about their circumstances in order to obtain insurance cover.

We may:

- declare the policy void (treating your policy as if it had never existed) from the date the fraudulent act was committed;
- not pay any claims which may or may not have been made on your policy;
- recover any previous claims paid under your policy;
- not return any premium; or
- cancel your policy.

We also may inform the police, other financial services and anti-fraud databases.

### 6. Contracts (Rights of Third Parties) Act 1999

No third party will have rights under your policy or be able to enforce any term of your policy under the Contracts (Rights of Third Parties) Act 1999. This does not affect the rights or remedies available to a third party, apart from this Act.

### 7. Claims procedure – See Page 14 for more details

After any loss, damage or incident, you or any person insured by your policy must:

- report the incident to us as soon as possible by phoning us on the relevant claims number below;

- claim under Sections 1 to 3 on **0345 878 0064**;
- Household Legal Expenses claim under Section 4 on **0345 878 0065**; or
- Home Emergency Cover claim under Section 5 on **0345 878 0066**.

- give us all the information and help that we ask for, including details of anyone else involved;
- send us every letter, claim, or legal document as soon as possible without answering it;
- tell us as soon as possible if there is to be a prosecution, inquest or other court proceedings.

### 8. Arbitration

If we accept your claim but you do not agree with the amount we will pay you we will refer the matter to an arbitrator chosen by you and us. You cannot take any action against us until you and we have received the arbitrator's final decision or within 6 weeks of the arbitrator being chosen by you and us.

### 9. Unoccupancy

If you know that your home is not going to be lived in for more than 30 days in a row you must advise us as soon as possible in order to provide us with the opportunity to review the risk (e.g. apply an additional premium or endorsement).

## General Conditions – Sections 1 to 3

When your home is not lived in and not used overnight by you or your family for more than 30 days in a row we will regard your home as unoccupied. In these circumstances we will not provide full cover as stated under the policy sections applicable and the stated exclusions will apply.

By lived in we mean has been slept in for 5 consecutive nights every month or 2 consecutive nights every week. Regular visits to the property externally or internally and occasional overnight stays by you or someone with your permission will not constitute normal occupancy of the property and the restrictions on the policy will apply.

We consider your home to be unoccupied even if it has squatters living in it. (A squatter is someone who lives in the property without permission).

We consider your home to be unoccupied from the date that you or your family last left the home, which may be before the date your policy started.

### 10. Building work

If you are planning to have any structural work undertaken at your home for example an extension, demolishing any walls, renovation or any form of building work and the estimated cost is more than £50,000, you must tell us about any plans at least 14 days before the work commences. We will then assess the risk and provide any terms to the policy we deem necessary. We will not pay any claim for loss or damage caused by and/or arising either directly or indirectly due to the building work taking place, without prior agreement. You do not need to inform us if you are undertaking things such as internal painting and decorating, tiling, replacement of bathroom suites and/or kitchen fixtures and fittings including sinks, wash basins and showers. Internal joinery, plastering, installation/repair of central heating and external window replacement.

### 11. Joint Insured

OneClickCover home insurance policies provide cover for all permanent occupants of the property, however, only the Policyholder or Additional Policyholder will be authorised to discuss details of the policy with our claims or customer support teams.

### 12. Claims free years

If you do not make a claim during the period of insurance, we will take this into account when we calculate your premium at the next renewal date.

## Renewing your policy

OneClickCover will contact you via email no less than 30 days prior to the renewal date of your policy. In that email we will tell you the cost to renew your existing insurance coverage for another year. We will also remind you of the total premium you paid previously so that you can compare prices. In order to avoid inadvertently being without home insurance coverage (and therefore liable for the full cost of any loss/damage to your home and contents), your policy will renew automatically on the anniversary of inception (the renewal date) and you will be charged the full premium amount in either one single payment or in monthly instalments, according to your previous choice of payment method.

**If you decide that you do not want to renew your home insurance with us**, you will be given the option to cancel your renewal offer immediately. You will not be charged the renewal premium or any other fees. You will have 30 days from receipt of your renewal invitation email to cancel the renewal if you wish. If you do not cancel the renewal invitation, your policy will automatically renew on the renewal date and you will be charged the renewal premium. You will still have 14 days however, after the inception of your renewed policy to cancel should you wish and you will receive a full refund of any premium paid. If however, you have made a claim within 14 days of the renewal, you will not receive any refund.

If your cover levels on any section of cover are no longer sufficient to allow the full replacement or repair of your buildings, contents or personal possessions or your single item limit or policy excess no longer suits your needs, you will be given the option to select the policy options best suited to your demands and needs.

You will be able to cancel or amend the renewal of your existing policy either by using the links contained within your renewal invitation email or, alternatively, by logging-in to [www.oneclickcover.com](http://www.oneclickcover.com) using your postcode and date of birth and going to the “Renewals” section of our website menu.

**Please note that any changes you decide to make to your policy prior to the renewal date will not come into effect until the new policy starts.**

## Privacy and Data Policy

Important Note: The definitions used within the remainder of this document do not apply to this section.

This notice sets out how we will use your personal data, and in particular, details the following:

### 1 Who we are

### 2 The data we may collect about you (your personal data)

### 3 Where we might collect your personal data from

### 4 Sharing your personal data

### 5 The purposes and legal grounds we use for processing your personal data

### 6 Direct Marketing

### 7 Profiling and automated processing of personal data

### 8 Cookies

### 9 Retention of your personal data

### 10 International transfers and third party processors

#### 1. Who we are

OneClickCover Limited (company number 10861483) is registered as a company in England and Wales, with its registered address at Unit 5, Theale Lakes Business Park, Moulden Way, Sulhamstead, Reading RG7 4GB. We are a provider of insurance services in the financial services sector in the United Kingdom. What this means is that OneClickCover arranges and administers insurance policies in conjunction with our insurance partners.

Insurance is the pooling and sharing of risk in order to provide protection against a possible event risk occurring. In order to do this, information about you, including your personal data, needs to be shared between different providers within the insurance journey, including insurers, data providers and those involved in claims management (together, we call these parties “insurance participants” in this notice). OneClickCover and the Insurance Participants are committed to safeguarding the personal data you give us.

When we discuss personal data, we are referring to any information which could possibly identify you, whether on its own, or when combined with other information that we have or could reasonably be expected to have. This notice is designed to help you understand how we and other Insurance Participants process your personal data through the insurance journey, from the point you obtain a quote directly from us, through to taking out a policy, making a claim under your policy and renewing your policy.

Please read this privacy notice carefully, together with any other information that we may provide on specific occasions when we ask to collect or process your personal data, so that you are fully aware of how and why we are using it. Note that certain other Insurance Participants will have their own privacy notices which apply to how they handle your personal data. Please consult those as well if you wish more information.

#### Any questions?

If you have any data protection questions in relation to this privacy notice about how we use your personal data in general or if you would like to make a request to exercise any of the rights you have over your personal data please don't hesitate to get in touch with us.

In relation to the personal data we collect and use we are the ‘data controller.’ This means we decide the purpose and manner in which your personal data is used and processed. The Insurance Participants may also be data controllers of your personal data and this is explained more fully below.

#### 2. The data we may collect about you (your personal data).

Types of personal data	Details
Individual details	Name, address (including proof of address), other contact details (e.g. email and telephone numbers, date of birth).
Financial information	Bank account or payment card details, income or other financial information.
Risk details	Information about you which we need to collect in order to assess the risk to be insured and provide a quote. We will not collect previous claims or criminal convictions data directly, but we may receive a “yes” or “no” response to whether you have any relevant health conditions or criminal convictions which may have an appreciable effect on the quote we provide to you.
Policy information	Information about the quotes you receive and policies you take out.
Credit and anti-fraud data	Credit history, credit score, and information received from various anti-fraud databases relating to you.
Previous and current	Information about previous and current claims.



### 3. Where we might collect your personal data from

We may receive your personal data through various channels; over the phone, through our website, and securely transferred to us from other Insurance Participants. We might collect your personal data from various sources, including:

- you;
- your family members, employer or representative;
- other Insurance Participants;
- credit reference agencies, anti-fraud databases, sanctions lists, court judgements and other databases;
- government agencies such as the DVLA and HMRC;
- open electoral register;
- in the event of a claim, third parties including the other party to the claim (claimant/ defendant), witnesses, experts (including medical experts), loss adjusters, solicitors, and claims handlers

The sources we collect data from in each case will depend on the context and your particular circumstances.

#### Disclosing other people's information to us

You should show this notice to anyone whose personal data you provide to OneClickCover. You must ensure that any such personal data you supply relating to anyone else is accurate and that you have obtained their consent to the use of their personal data for the purposes set out above.

Where you authorise a third party on the policy, it is our standard practice to speak to either you or the third party regarding the policy, after completing relevant identity checks.

#### Telephone call recording

Telephone calls with us will be recorded for training, quality and complaint handling purposes. We engage third parties to carry out compliance monitoring on our behalf, and personal data including call recordings, is made available to such parties for this purpose.

### 4. Sharing your personal data

As well as using your personal data ourselves, OneClickCover may share your personal data in a number of ways:

- a)** OneClickCover will share personal data with our insurance provider and claims handling agents, who may be data controllers in their own right.
- b)** We may also share your personal data with law enforcement bodies, reinsurers and regulators such as the Financial Conduct Authority, as is necessary and permitted by law. In addition, in the event of a merger, acquisition, or any form of sale of some or all of our assets to a third party, we may disclose your personal data to the third parties concerned or their professional advisors as is necessary.
- c)** To assist us in providing insurance services to you, it is necessary for us to use third party suppliers. In using these third party suppliers, we often have to share and allow access to personal data to enable them to carry out the relevant services. Where we do this, we have put contracts in place in order to make sure that your personal data is always protected in accordance with the Data Protection Act 2018.

Examples of important areas where we use third party suppliers include for the purposes of:

- web and data hosting;
- cloud software;
- claims management;
- print production;
- market research;
- pricing and analytics;
- providing credit;
- credit searches;
- brand and product development;
- fraud prevention;
- professional advisors (e.g. lawyers and accountants);
- compliance monitoring, quality management and audit; and
- debt management and collection.

We will ensure that any third party we use has entered into a contract with us which fully sets out their duties, including in relation to protecting the processing of your personal data. We will not disclose your personal data unless we have a lawful reason to do so.

### 5. The purposes and legal grounds we use for processing your personal data

OneClickCover will use and process your personal data in a variety of ways or 'purposes'. We must have a legal ground to process that personal data for the activity we are undertaking.

A summary of the legal grounds we use to process personal data are below:

(i) In order to provide you with insurance quotes, set up and maintain your insurance policy, carry out fraud and credit checks and handle claims the legal ground for processing your personal data is that it is necessary for the performance of your insurance policy. Failure to provide the requested personal data may mean we are unable to obtain a quote or accept a policy for you.

(ii) For the following purposes for processing data the legal ground we use to process that personal data is that it is necessary to fulfil our legitimate interests. Therefore it is in our legitimate interest to process personal data for the purposes of:-

- network and information security;
- pricing modelling and analytics;
- defence and prosecution of legal claims;
- investigation or prosecution of fraud;
- transfer books of business, sale or reorganisations of the business;
- direct marketing by post and phone.

Further information on how we assess our legitimate interests can be made available on request.

### 6. Direct Marketing

OneClickCover may contact you by post and telephone for our legitimate marketing purposes in order to let you know about offers and other products and services. With your consent we may from time to time contact you by SMS or email with details of our other products and services.

We may collect personal data about you which, when combined with the personal data you have given us, helps us to target and tailor communications which we believe may be more relevant to you.

If you would like to opt out of receiving marketing correspondence of any kind, you can let us know at any time by writing to us or by calling us on **0345 862 2946**.

We do not sell or pass on your details to any third parties for the purposes of marketing their own products or services.

### 7. Profiling and automated processing of personal data

When calculating insurance premiums we may compare your personal data against industry averages. Your personal data may also be used to create the industry averages going forward. This is known as profiling and is used to ensure premiums reflect risk.

Profiling may also be used by us to assess personal data you provide to understand fraud patterns.

We might make some decisions based on profiling and without human intervention (known as automated decision making).

The legal ground OneClickCover uses to carry out automated processing is that it is necessary for the purposes of entering into, or performance of, your insurance policy. OneClickCover uses automated processing for the following purposes:-

#### (i) Risk analytics and insurance premium pricing

We will process your personal data to determine your premium and assess a number of risk rating factors relating to your insurance policy. To give an example, if you provide us with your postcode, we will examine records of nearby properties, and consider whether any of them have experienced flooding, subsidence or other forms of environmental damage. We use a large number of these characteristics in order to build up a profile of your property and make predictions based on that in order to determine the price of your insurance premium.

#### (ii) Fraud prevention and detection

In order to prevent or detect fraud we will check your details with various fraud prevention agencies and anti-fraud databases, who may record a search. These checks include processing conducted automatically by computers.

Insurers pass information to the Claims Underwriting Exchange database, run by the Motor Insurers' Bureau (MIB). The aim is to help us check information provided and also to prevent fraudulent claims. We may at any time search the database including when we deal with your request for insurance.

If fraud is suspected, information will be shared with insurers and fraud prevention agencies. We search these databases when we deal with your request for insurance, at renewal, if changes are made to the policy or, in the event of an incident or claim. Other users of the fraud prevention databases, such as law enforcement agencies, may use this information in their own decision making processes. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell

us about an incident we will pass information relating to it, to our claims management business partners. All telephone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

We may also share your information with law enforcement agencies, other organisations and public bodies where we reasonably believe it is necessary for the prevention and detection of fraud, crime or where required to do so under a court order.

If your application for insurance has been declined and you believe this to be incorrect please explain why to a member of staff who will review the circumstances. You can contact us on **0345 862 2946**.

#### (iii) Credit reference checks

##### Soft Search

We may conduct credit reference checks at one or more of the UK's credit reference agencies ("CRAs") in certain circumstances. In all cases these checks will be carried out to confirm identity, help prevent fraud and calculate premiums. This is a soft search which means it is only visible to you (if you request a copy of your credit file at the credit reference agencies) and is not visible to other organisations. This type of credit reference check will not affect your credit file.

The search will be visible on your credit report but it won't affect your credit rating as it's not an application for credit. The CRAs may add the details of our searches and personal data that we hold about you to their records relating to you.

##### Quotation Search

In a small number of cases, including in order to obtain premiums from certain insurers, a fuller credit reference check which we call a quotation search may need to be conducted with the CRAs. If this is the case you will be informed. We will conduct that type of search only with your explicit consent. This type of search will leave a footprint on your credit file which is visible to other lenders and companies unrelated to us (for example, other CRA customers).

This type of search and the personal data about you may be used and disclosed by the CRAs to other lenders and companies to enable them to trace your whereabouts, recover debts that you owe and to verify your identity.

The Information Commissioners Office has provided guidance on how CRA checks work and how long information is retained for <https://ico.org.uk/media/for-the-public/documents/1282/creditexplained-dp-guidance.pdf> (PDF 953KB).

Records remain on file at the CRAs for six years after they are closed, whether settled by you or defaulted. CRAs may use this personal data for the purpose of carrying out statistical analysis about credit ratings.

#### (iv) Marketing

We will process your personal data to enable us to develop, review and improve the services which we offer and to enable us to provide you with relevant information through our marketing programme.

We may use your information to make decisions about you using technology to track or profile your online journey such as how you arrive on our website and for assessing which products might be most suitable for you.

**If you believe the outcome of any automated processing has resulted in an outcome that you did not expect please explain why to a member of staff who will review the circumstances. You can contact us on [support@oneclickcover.com](mailto:support@oneclickcover.com) to explain the circumstances.**

#### 8. Cookies

A cookie is a small text file that can be stored on your computer/device and is a standard feature on most modern websites in order to support your browser whilst navigating, to keep your website preferences and help to tailor your online experience.

We use cookies for a number of things. If you would like to read about them in more detail please see our full Cookie Policy on our website where we have listed which cookies we use and how to remove them from your device.

#### 9. Retention of your personal data

OneClickCover will delete personal data in line with its retention policies. Personal data will be retained for the minimum amount of time necessary for each type of activity that we conduct.

For the purposes of supporting our complaint handling, quality management, regulatory requirements and to defend against legal claims, personal data associated with the provision of quotes, inceptions and management of policies will be retained for a maximum of 7 years from the conclusion of your relationship with us.

Personal data will be retained for 7 years for the purpose of analysing and assessing risk in relation to insurance claims.

Personal data relating to quotes requested and subsequently not taken up by you will only be processed for marketing purposes for 2 years.

Should you wish to stop receiving any form of marketing contact please let us know.

Call recordings will be retained for 3 years. Certain call recordings may be held for longer in the event that they are required to support specific regulatory investigations, complaints handling or the prevention and detection of crime.

#### 10. International transfers and third party processors

As we have set out above, third parties may be used by us to ensure we can provide all or part of the service to you. In these instances, while the personal data you provide will be disclosed to them, it will only be used for services for which we have engaged that third party.

When we engage a third party to process any personal data, we conduct appropriate data protection and information security due diligence. We use audits, evidence certifications, penetration and vulnerability tests and conduct on site reviews where appropriate. All transfers of personal data between OneClickCover and our suppliers are sent using a secure method.

## 11. Your rights and contact details of the ICO

As we control how your personal data is used we are the data controller and you are the 'data subject.' Under data protection regulations you have rights as a data subject.

You may have the right as a data subject to require us to:

- provide you with further details on the use we make of your personal data;
- provide you with a copy of the personal data you have provided to us;
- provide information that you have provided to us to either you or a third party in a commonly-used electronic format;
- update any inaccuracies in the personal data we hold about you;
- delete any of the personal data that we no longer have a lawful reason to retain;
- where you have consented to OneClickCover processing your personal data for a particular purpose, to withdraw your consent so that we stop that particular processing;
- object to any processing based on the legal ground OneClickCover is processing it in its legitimate interests unless our reasons for under taking that processing outweigh any prejudice to your dataprotection rights; and
- restrict how we use your personal data whilst a complaint is being investigated.

In certain circumstances we may need to restrict the above rights in order to safeguard the public interest (e.g. the prevention or detection of crime) and our interests (e.g. the maintenance of legal privilege). We will explain this to you as necessary.

### YOUR RIGHT TO COMPLAIN TO THE ICO

If you are not satisfied with our use of your personal data or our response to any request by you to exercise any of your rights in this section, or if you think that we have breached data protection law, then you have the right to complain to the Information Commissioner's Office ("ICO").

Please see below for contact details of the ICO

Information Commissioners Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
Tel: 0303 123 1113 (local rate) or  
01625 545 745 (National rate)  
Email: [casework@ico.org.uk](mailto:casework@ico.org.uk)

If you have any questions in relation to our use of your personal data, you should first contact the Data Protection Officer at OneClickCover Limited, Unit 5, Theale Lakes Business Park, Moulden Way, Sulhamstead, Reading RG7 4GB. Email [compliance@oneclickcover.com](mailto:compliance@oneclickcover.com)

If you would like to speak to us about how we use your information you can contact us on **0345 862 2946**.

## More information

### Other things you should know about us and how what we do is regulated

#### Registration and Regulatory Information

OneClickCover Limited (company number 10861483) is registered as a company in England and Wales, with our registered address at Unit 5, Theale Lakes Business Park, Moulden Way, Sulhamstead, Reading RG7 4GB. OneClickCover Limited authorised and regulated by the Financial Conduct Authority under number 842 400.

Details of the Insurers for Sections 1 – 5 of your policy will be held within your schedule.

#### Financial Services Compensation Scheme

The Insurers and OneClickCover Insurance are all covered by the Financial Services Compensation Scheme (FSCS). You may be able to get compensation from the FSCS if the Insurers cannot meet their obligations. Home Insurance is covered for 90% of the claim without any upper limit. You can get more information about this at [www.fscs.org.uk](http://www.fscs.org.uk) or you can phone the FSCS on 0800 678 1100 or 0207 741 4100. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register).

#### Law

You and we can choose the law that governs your policy. Unless you and we agree differently in writing, English law will apply and the English courts alone shall have jurisdiction in any dispute. We supply the policy documents only in English, and will always communicate with you in English.

We may record phone calls for training and monitoring purposes.



Underwritten by:

