Thank you for entrusting this insurance to Amlin UK.

**Policy document and disputes**
Please read this policy and your schedule carefully and refer any queries to your insurance intermediary or Amlin UK, either of whom will be happy to advise and take any action.

If, however, there is a dispute that cannot be resolved, you are entitled to refer the matter as described under the heading “COMPLAINTS PROCEDURE” on page 3.

**The cover included**
This policy is divided into a number of sections. To find which sections are in force, you should check your schedule which is enclosed with this policy. Your schedule also tells you how much you are insured for.

**How much to insure for**
It is up to you to make sure that the amount you insure for represents the full value of the property concerned.
For buildings, this means the full cost of rebuilding your property, including any outbuildings, plus an amount for any additional charges which could be incurred in rebuilding, such as demolition costs, architects’ and surveyors’ fees and complying with the requirements of local authorities.
For contents, this means the cost of replacing your property as new.

**REMEMBER - if you underinsure your claims payment may be reduced.**

**Changes in your circumstances**
This policy has been based on the information you have given us about yourself and the property(ies) to be insured. You must tell us immediately of any changes to this information, including the nature of tenants at each property, if you buy new properties that need to be added, if you sell insured properties or add to the value of your property. You can change amounts insured at any time. You do not have to wait for renewal. You must also tell us if you are convicted of any offence (other than driving offences) or are declared bankrupt. If there is any change of circumstances we may revise the terms and conditions of this policy with effect from the date of change.

**REMEMBER - failure to notify us of changes may affect any claim you make.**

**Regulations and statutory conditions**
The general conditions on page 8 of this policy set out certain requirements that you should be aware of and must comply with.

**How to make a claim**
First, please read this policy and your schedule to check that you are covered, then the claims notification procedure on page 9 of this policy. You should then ask your insurance intermediary or Amlin Insurance Services for a claim form, on which you must provide as much information as possible to ensure that your claim can be dealt with quickly by all concerned. For outside office hours claims advice please call 01245 396688.

**REMEMBER - do not hesitate to contact your insurance intermediary or Amlin UK for assistance.**
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>About this Let Home Insurance Policy</td>
<td>1</td>
</tr>
<tr>
<td>Policy Index</td>
<td>2</td>
</tr>
<tr>
<td>Complaints Procedure</td>
<td>3</td>
</tr>
<tr>
<td>Agreement</td>
<td>4</td>
</tr>
<tr>
<td>Definitions Applying to the Whole Policy</td>
<td>5-6</td>
</tr>
<tr>
<td>Index Linking of Sums Insured</td>
<td>6</td>
</tr>
<tr>
<td>General Exclusions Applying to the Whole Policy</td>
<td>7</td>
</tr>
<tr>
<td>General Conditions Applying to the Whole Policy</td>
<td>8</td>
</tr>
<tr>
<td>General Claims Conditions (including notification procedure)</td>
<td>9</td>
</tr>
<tr>
<td>Buildings - Section 1</td>
<td>10-12</td>
</tr>
<tr>
<td>Contents - Section 2</td>
<td>13-14</td>
</tr>
<tr>
<td>Public Liability - Section 3</td>
<td>15</td>
</tr>
<tr>
<td>Domestic &amp; Legal Helplines - Section 4</td>
<td>16</td>
</tr>
</tbody>
</table>
It is always our intention to provide you with a first class standard of service. Misunderstandings can, however, occur and we would prefer to know about the occasional problem than for you to remain dissatisfied.

If any problem arises in connection with this policy you should firstly discuss this with the insurance adviser who arranged the cover. If the matter has not been dealt with to your satisfaction and you wish to make a complaint, you may contact the Customer Services Manager at

Amlin UK
Amlin House
Parkway
Chelmsford
Essex
CM2 0UR

Tel: 01245 396396

We will ring you or write to you within 5 working days of receiving your correspondence. If we cannot resolve the problem by then, we will let you know when we will be able to resolve it.

We will tell you if we need any more information from you, or if we are contacting people outside the company to obtain further information.

We aim to resolve all complaints within 20 working days of receiving them.

If your complaint has not been resolved to your satisfaction, you may ask Policyholder & Market Assistance at Lloyd’s to review your case. This will not affect your right to take legal action.

Write to:

Policyholder & Market Assistance
Lloyd’s
One Lime Street
London
EC3M 7HA

Phone: 0207 327 5693
Fax: 0207 327 5225
E-mail: complaints@lloyds.com

If you are still not satisfied, you may refer your complaint to the Financial Ombudsman Service. Contact details will be given to you at the appropriate time.
AGREEMENT

AGREEMENT BETWEEN US AND YOU

We will pay for any loss, damage, legal liability, costs or expenses described in this policy arising from events happening during the period of insurance for which we have accepted a premium.

The proposal and declaration, together with any other information supplied to us by you in connection with this insurance forms part of the contract between us and you.

This policy should be read together with the schedule and any endorsements.
Definitions are set out below and any word or phrase which has a definition is printed throughout this policy in bold type.

**Buildings**  
Home, including permanent landlord’s fixtures and fittings (and fitted carpets in the common parts of a block of flats that you are responsible for) in or on the home, solar panels, tennis courts, swimming pools, terraces, patios, drives, paths, walls, gates, fences and hedges all contained within the boundaries of the land.

**Computer virus**  
A corrupting instruction that propagates itself via a computer system or network.

**Contents**  
Domestic furniture and furnishings, tenants’ interior decorations and fixtures and fittings for which you are responsible, satellite dishes, receiving aerials and their fittings and masts which belong to you, or are your responsibility and are contained in, or fixed to, the private dwelling where you are providing accommodation other than for your own use. The term contents does not include valuables, money or property more specifically insured by this or any other policy.

**Costs and expenses**  
1) All costs and expenses recoverable by any claimant from you;  
2) the costs and expenses incurred with our written consent for  
   a) representation at any coroner’s inquest or inquiry in respect of any death;  
   b) the defence of proceedings in any court brought against you in respect of breach, or alleged breach, of statutory duty resulting in death, bodily injury, illness or disease; and  
3) all other costs and expenses of litigation incurred with our written consent.

**Damage**  
Loss or damage.

**Electronic data**  
Facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such equipment.

**Endorsement**  
A change in the terms of this policy.

**Excess**  
First part of any claim which you must pay.

**Home**  
Private dwelling(s) or block(s) of flats, including domestic outbuildings and garages at the address(es) shown in your schedule.

**Injury**  
Death, bodily injury, illness or disease.

**Land**  
Land belonging to the home.

**Money**  
Cash, currency, bank notes, cheques, postal or money orders, savings stamps and certificates, premium bonds, gift tokens, luncheon vouchers, trading stamps, travellers cheques, travel tickets and current postage stamps.

**Period of insurance**  
Period shown in 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, the premium.

**Private dwelling**  
That part of the home which is, in whole or in part, occupied as an individual private dwelling or flat.

**Schedule**  
Schedule containing your particulars as required by this insurance and is supplied with this policy.  
On renewal and whenever an endorsement is agreed a new schedule will be issued.

**Territorial limits**  
United Kingdom, the Channel Islands and the Isle of Man.
**DEFINITIONS**

**Terrorism** Any act or acts, including, but not limited to
1) the use or threat of force and/or violence; or
2) harm or damage to life or to property, (or the threat of such harm or damage), including but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by person(s) or group(s) of persons or so claimed, in whole or in part, for political, religious, ideological or similar purposes.

**Unoccupied** For more than 60 consecutive days
1) not furnished for normal occupation; or
2) furnished for normal occupation, but has not been lived in by any person with your permission.

**Valuables** Jewellery, watches, gold, silver, precious metals, gemstones, furs, pictures, curios and other works of art, stamp, coin and medal collections, radios, home computers and audio and video equipment.

**We/us/our(s)** The underwriters for Amlin UK Limited, (registered in England No 2739220) being a service company 100% owned by Amlin Underwriting Limited (registered in England No 2323018) and empowered to act on behalf of Lloyd’s Syndicate 2001 managed by Amlin Underwriting Limited.
The address of the registered office of Amlin UK Limited and Amlin Underwriting Limited is St Helen's I Undershaft London EC3A 8ND.

**You/your/yourself** Person(s), company or firm named in your schedule.

---

**Index linking of sums insured**

The sums insured in your schedule will be adjusted monthly in line with the following.

**Buildings** The House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors. Should this index not be available another index will be used.

**Contents** The government’s General Index of Retail Prices. Should this index not be available, another index will be used.

Specific limits detailed in this policy are not index-linked.

No charge will be made for this during each year, but renewal premiums will be calculated on the adjusted sums insured.

Adjustments will continue from the date of damage to the settlement of the resulting claim, provided you have not unreasonably delayed notification or settlement of the claim.
GENERAL EXCLUSIONS

GENERAL EXCLUSIONS APPLYING TO THE WHOLE POLICY

This policy does not cover the following.

A) General
   Any loss, damage, legal liability or costs and expenses directly or indirectly caused by, or contributed to, or arising from
   
   1) Radioactive contamination
      a) ionising radiations from, 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 or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof; or
      c) any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
   
   2) War risks
      war, invasion, act of foreign enemy hostilities, (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
   
   3) Sonic bangs
      pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
   
   4) Pollution
      pollution or contamination by naturally occurring or man-made substances forces or organisms, or any combination of them, whether permanent or transitory and however occurring, but this exclusion shall not apply to subsequent damage, not otherwise excluded, which results from any of standard perils 1-9 of Section 1 Buildings.
   
   5) Date recognition failure
      the failure of any computer data processing equipment or media micro chip integrated circuit or similar device or any computer software, whether the property of the insured or not correctly to
      a) recognise any date as its true calendar date;
      b) capture, save, retain and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than its true calendar date; or
      c) capture, save, retain or process any data as a result of the operation of any command which causes the loss of data or the inability correctly to capture, save, retain or process such data provided that this exclusion shall not apply to subsequent damage, not otherwise excluded, which results from any of standard perils 1-12 of Section 1 Buildings.
   
B) Land
   Any loss (including loss of value) of or damage to the land or any part of the land.
   
C) Loss in value
   Loss in value of any property following repair or replacement.
   
D) Act of terror
   Harm, loss or damage to life or property, or the threat of such harm, loss or damage, by nuclear and/or chemical and/or biological and/or radiological means, resulting directly or indirectly from, or in connection with, terrorism, regardless of any contributing cause or event.
   
E) Computer virus(es) and electronic data
   In respect of Sections 1 and 2 of this policy only, damage directly or indirectly occasioned by or happening through or in consequence of computer virus(es), or from erasure or corruption or alteration of electronic data.
   Provided that this exclusion shall not apply to damage which results from any of standard perils 1-4, 7 or 10 of Section 1 Buildings.
A) Reasonable care and notification of change

1) You must take all reasonable steps to prevent loss, damage or accidents and keep the home in a good state of repair.
2) You must comply with all regulations and statutory conditions regarding the letting of the home including, but not limited to:
   a) the number of persons legally allowed to reside at the home;
   b) compliance with the Furniture and Furnishings (Fire Safety) Regulations 1988 (amended);
   c) having minimum legal number of smoke detectors, fire extinguishers and fire blankets installed at the home; and
   d) holding (if applicable) an appropriate licence issued by the local authority (in which the home is located) for the home.
3) You must ensure that:
   a) all gas appliances at the home comply with the Gas Safety (Installation and Use) Regulations 1998 and a copy of the annual safety check record (completed by a CORGI registered contractor) is retained; and
   b) all electrical appliances at the home comply with the Electrical Equipment (Safety) Regulations 1994 and the Plugs and Sockets, etc (Safety) Regulations 1994.
4) You must immediately inform us if the home becomes illegally occupied or if you intend issuing eviction proceedings against your tenant.
5) You must immediately inform us of any change in the type of tenants at the home from that last disclosed to us, or if you move into the home.
6) You must immediately inform us if any structural changes are to be made at the home, if the home is to be demolished or if the home becomes subject to compulsory purchase.

B) Cancellation

1) We may cancel this policy by sending 14 days’ notice by recorded delivery to you at your last known address and we will allow a pro rata refund of premium for the period to expiry date, subject to paragraph 4) below.
2) You may cancel this policy at any time and we will allow a refund of premium for the period to expiry date calculated in accordance with our short period rates, subject to paragraph 4) below.
3) If you pay your premium by direct debit and there is any default in payment, we may cancel this policy by giving notice in accordance with paragraph 4) below. However, no refund or credit of premium will be due when cancellation takes place in these circumstances.
4) Where a claim has been made during the current period of insurance, the full annual premium will still be payable despite cancellation of cover and we reserve the right to deduct this from any claim payment. In any event a due proportion of the premium and credit charge, if applicable, shall be payable for the period of cover provided.

C) Other insurance

If any loss, damage, liability, costs or expenses covered by this policy is insured elsewhere, we will only pay our rateable proportion of any claim.

D) Fraud

All benefit under this policy will be forfeited if any claim is in any respect fraudulent, or if any fraudulent means are used by you, or anyone acting on your behalf, to obtain benefit under this policy.

E) Governing law

There is a choice of law for this insurance, but unless we agree otherwise, English law applies.

F) Data Protection Act 1998

It is agreed by you that any information provided to us regarding you for the purpose of accepting insurance and handling any claims may, if necessary, be divulged to third parties, provided that it will be processed by us in compliance with the provisions of the Data Protection Act 1998.

G) Contracts (Rights of Third Parties) Act 1999

A person or company who was not party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy, but this condition does not affect any right or remedy of a third party which exists, or is available, other than by virtue of this act.
A) Notification of claims

1) Loss of or damage to property

In the event of damage to property likely to result in a claim you must
a) immediately report to the police any theft, malicious damage, vandalism or loss of property;
b) advise your insurance intermediary or us (using the contact details on page 3 of this policy) as soon as possible and at your expense provide full written details and proofs that we require; and
c) take all reasonable steps to minimise damage and take all practical steps to recover lost property and discover any guilty person.

2) Legal liability

In the event of any accident likely to result in a legal liability claim you must
a) advise us immediately and as soon as possible provide full written details and any assistance that we require;
b) immediately send to us any letter, writ, summons or other legal document issued against you without answering it; and
c) not negotiate, pay, settle, admit or deny any claim without our written consent.

B) Conduct of claims

1) Our rights

In the event of a claim we may
a) enter into and inspect any buildings where the damage has occurred and take charge of any damaged property - no property may be abandoned to us; and
b) take over and control any proceedings in your name, for our benefit, to recover compensation from any source or defend proceedings against you.

2) Recovery of lost or stolen property

a) If any lost property is recovered, you must let us know as soon as reasonably possible by recorded delivery.

b) If the property is recovered before payment of the claim, you must take it back and we will then pay for any damage.

c) If the property is recovered after payment of the claim it will belong to us, but you will have the option to retain it and refund any claim payment to us.
SECTION 1 - BUILDINGS

Your schedule states if this section is in force.

We will pay for the following.

A) The standard perils

Damage to buildings caused by

1) fire, lightning, explosion, earthquake.
2) smoke.
3) storm or flood.
4) escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer.
5) damage to any fixed heating or domestic water installation in the home caused by freezing or forcible or violent bursting.
6) theft or attempted theft involving forcible and violent entry or exit.
7) riot, strike, labour or political disturbance or civil commotion.
8) malicious persons or vandals.
9) subsidence or heave of the site upon which the buildings stand, or landslip.

We will not pay for the following.

2) Damage resulting from any gradually operating cause.
3) a) Damage caused by frost.
   b) Damage to gates, fences or hedges.
4) a) The first £250 of each claim.
   b) Damage caused while the home is unoccupied.
5) Damage caused while the home is unoccupied.
6) a) Damage which your tenants have caused, allowed, chosen to overlook or not reported to the police.
   b) Damage caused while the home is unoccupied.
8) a) Damage which your tenants have caused, allowed, chosen to overlook or not reported to the police.
   b) Damage caused while the home is unoccupied.
9) a) The first £1,000 of each claim, unless a higher excess is stated in your schedule.
   b) Damage to paths, drives, terraces, patios, walls, gates, fences, swimming pools and tennis courts, unless the foundations beneath the external walls of the home are damaged at the same time by the same cause.
   c) Damage
      i) due to coastal or river erosion;
      ii) resulting from demolition, alteration or repair to the buildings;
      iii) resulting from faulty workmanship or the use of defective materials;
      iv) resulting from the movement of solid floors, unless the foundations beneath the external walls of the buildings are damaged at the same time, by the same cause; or
      v) resulting from the bedding down of new
We will pay for the following.

10) collision involving aircraft, aerial devices or anything dropped from them, vehicles or animals.

11) falling trees or branches.

12) falling satellite dishes, receiving aerials and their fittings or masts.

13) accidental breakage of fixed glass, sanitary ware and ceramic hobs all forming part of the buildings.

14) accidental damage to underground services to the home for which you are legally liable.

B) Accidental damage optional extension

Your schedule states if this is in force.

Accidental damage to the buildings.

1) Damage caused by domestic pets.

2) Damage to gates, fences or hedges.
   a) Damage caused by felling or lopping.

3) Damage caused to them.

4) Breakage caused while the home is unoccupied.

5) Damage resulting from
   a) clearing or attempting to clear a blockage; or
   b) wear and tear or any gradually operating cause.

B)

1) The cost of maintenance.

2) Damage
   a) specifically excluded elsewhere in this section;
   b) caused by wear and tear, domestic pets, insects, vermin, rot, fungus, atmospheric or climatic conditions or any gradually operating cause;
   c) caused by faulty workmanship or design or the use of defective materials;
   d) caused by settlement or shrinkage of the buildings;
   e) caused while the home is unoccupied.

Additional covers

The following additional covers apply which shall be subject to the exclusions to this section and the general exclusions to this policy.

1) Loss of rent and cost of temporary accommodation

Up to 20% of the buildings sum insured for
   a) loss of rent payable to you;
   b) any ground rent payable by you; or
   c) the reasonable costs of necessary temporary accommodation for the owner or lessee if it is not possible to live in the home as a result of damage insured by this section.

2) Additional costs and expenses

The additional costs of
   a) architects’, surveyors’, and other professional fees;
   b) clearing debris, demolition or shoring or propping up; and
   c) complying with government or local authority requirements necessary as a result of damage insured by this section.

This additional cover will not pay for the following.
   i) In respect of a) above, fees incurred for preparing any claim under this policy.
   ii) In respect of b) above, costs for complying with requirements notified before the damage occurred.
3) **Damage to landscaped gardens and cost of clearing drains**

We will pay up to £1,000 in any one period of insurance for the cost of restoring landscaped gardens and clearing underground services caused by the emergency services while attending the home as a consequence of damage insured by this section.

4) **Trace and access**

We will pay up to £2,500 for costs of locating the source of damage caused by escape of water or oil at the home, such costs to include the reinstatement of walls, floors and ceilings removed or damaged during the search.

5) **Transfer of interest in the home**

If you are selling the home, the purchaser will have the benefit of this section during the period between exchange of contracts and completion, provided that the home is not insured under any other policy.

**Claims settlement for buildings**

Provided that at the time of damage the sum insured is not less than the replacement cost and the buildings are in a good state of repair, we will, at our option, pay either

1) the cost of repair
   
2) the replacement cost.

The replacement cost is the cost of rebuilding the buildings in the same size and style and condition when new, including the additional costs and expenses described in additional cover 2) of this section.

We will not pay any reduction in market value of the home resulting from repair or replacement of damaged parts.

If the buildings are not in good repair, or if repair or replacement is not carried out, we will, at our option, pay either

a) the cost of repair or replacement less a reduction for wear and depreciation

   or

b) for reduction in market value caused by the damage.

The maximum amount payable in respect of each claim shall not exceed the sum insured stated in your schedule plus 20% of the sum insured on the relevant buildings item for loss of rent and cost of temporary accommodation described in additional cover 1) of this section.

The sum insured will not be reduced following payment of a claim.

**Matching Items**

We will not pay for the cost of replacing any undamaged item, or parts of items, forming part of a set, suite or other article of a uniform nature, colour or design when damage occurs within a clearly identifiable area or to a specific part.

**Underinsurance**

If the sum insured is less than the replacement cost, we will only pay the same proportion of the damage as the sum insured bears to the replacement cost.

For example, if the sum insured represents only one half of the replacement cost, we will only pay for one half of the amount lost or damaged.

**Excess**

Unless a different excess is stated in your schedule or elsewhere in this section, you will pay the first £100 of each claim.
## SECTION 2 - CONTENTS

Your schedule states if this section is in force.

<table>
<thead>
<tr>
<th>We will pay for the following.</th>
<th>We will not pay for the following.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A) The standard perils</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Damage</strong> to <strong>contents</strong> caused by</td>
<td></td>
</tr>
<tr>
<td>1) fire, lightning, explosion, earthquake.</td>
<td></td>
</tr>
<tr>
<td>2) smoke.</td>
<td></td>
</tr>
<tr>
<td>3) storm or flood.</td>
<td></td>
</tr>
<tr>
<td>4) escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer.</td>
<td></td>
</tr>
<tr>
<td>5) theft or attempted theft involving forcible and violent entry or exit.</td>
<td></td>
</tr>
<tr>
<td>6) riot, strike, labour or political disturbance or civil commotion.</td>
<td></td>
</tr>
<tr>
<td>7) malicious persons or vandals.</td>
<td></td>
</tr>
<tr>
<td>8) subsidence or heave of the site upon which the <strong>buildings</strong> stand, or landslip.</td>
<td></td>
</tr>
<tr>
<td>9) collision involving aircraft, aerial devices or anything dropped from them, vehicles or animals.</td>
<td></td>
</tr>
<tr>
<td>10) falling trees or branches.</td>
<td></td>
</tr>
<tr>
<td>11) falling satellite dishes, receiving aerials and their fittings or masts.</td>
<td></td>
</tr>
<tr>
<td>12) accidental breakage of ceramic hobs, mirrors, glass tops to furniture and fixed glass in furniture in the <strong>home</strong>.</td>
<td></td>
</tr>
<tr>
<td>13) accidental <strong>damage</strong> to satellite dishes, receiving aerials and their fittings and masts fixed to the <strong>home</strong>.</td>
<td></td>
</tr>
<tr>
<td>2) <strong>Damage</strong> resulting from any gradually operating cause.</td>
<td></td>
</tr>
<tr>
<td>3) <strong>Damage</strong> caused by frost.</td>
<td></td>
</tr>
<tr>
<td>a) The first £250 of each claim.</td>
<td></td>
</tr>
<tr>
<td>b) <strong>Damage</strong> caused while the <strong>home</strong> is <strong>unoccupied</strong>.</td>
<td></td>
</tr>
<tr>
<td>c) Loss of or damage to the installation or appliance itself.</td>
<td></td>
</tr>
<tr>
<td>5) a) <strong>Damage</strong> which your tenants have caused, allowed, chosen to overlook or not reported to the police.</td>
<td></td>
</tr>
<tr>
<td>b) <strong>Damage</strong> caused while the <strong>home</strong> is <strong>unoccupied</strong>.</td>
<td></td>
</tr>
<tr>
<td>7) a) <strong>Damage</strong> which your tenants have caused, allowed, chosen to overlook or not reported to the police.</td>
<td></td>
</tr>
<tr>
<td>b) <strong>Damage</strong> caused while the <strong>home</strong> is <strong>unoccupied</strong>.</td>
<td></td>
</tr>
<tr>
<td>8) <strong>Damage</strong></td>
<td></td>
</tr>
<tr>
<td>a) due to coastal or river erosion;</td>
<td></td>
</tr>
<tr>
<td>b) resulting from demolition, alteration or repair to the <strong>buildings</strong>;</td>
<td></td>
</tr>
<tr>
<td>c) resulting from faulty workmanship or the use of defective materials;</td>
<td></td>
</tr>
<tr>
<td>d) resulting from the movement of solid floors, unless the foundations beneath the external walls of the <strong>buildings</strong> are damaged by the same cause and at the same time; or</td>
<td></td>
</tr>
<tr>
<td>e) resulting from the bedding down of new structures or settlement of made up ground.</td>
<td></td>
</tr>
<tr>
<td>9) <strong>Damage</strong> caused by domestic pets.</td>
<td></td>
</tr>
<tr>
<td>10) <strong>Damage</strong> caused by felling or lopping.</td>
<td></td>
</tr>
<tr>
<td>11) <strong>Damage</strong> caused to them.</td>
<td></td>
</tr>
<tr>
<td>12) <strong>Breakage</strong> caused while the <strong>home</strong> is <strong>unoccupied</strong>.</td>
<td></td>
</tr>
<tr>
<td>13) <strong>Damage</strong> caused (a) by wear and tear or electrical or mechanical defect; or</td>
<td></td>
</tr>
</tbody>
</table>
We will pay for the following.

B) Accidental damage optional extension
Your schedule states if this is in force.
Accidental damage to contents in the home.

We will not pay for the following.

B) 1) Damage specifically excluded elsewhere in this section.
2) Damage caused
   a) by wear and tear, domestic pets, insects, vermin, rot, fungus, atmospheric or climatic conditions, cleaning, repair, alteration, restoration, depreciation or any gradually operating cause; or
   b) by electrical or mechanical breakdown.
3) Damage caused while the home is unoccupied.

Additional covers
The following additional covers apply which shall be subject to the exclusions to this section and the general exclusions to this policy.

1) Loss of rent and cost of temporary accommodation
   Up to 20% of the contents sum insured for
   1) rent payable by you or to you; or
   2) the reasonable costs of necessary temporary accommodation for the owner or lessee if it is not possible to live in the home as a result of damage insured by this section.

2) Loss of keys
   Up to £250 for replacing necessary locks and keys of
   1) alarms and safes installed in the home; and
   2) external doors and windows of the home following loss or theft of the keys.

3) Metered water and heating oil
   Up to £1,000 for loss of metered water or domestic heating oil following accidental damage to interior fixed domestic water or heating installations in or on the home.

This additional cover will not pay for damage caused while the home is unoccupied.

Claims settlement for contents
Provided that if, at the time of damage, the sum insured is not less than the full replacement cost, we will, at our option
1) replace the item(s) as new
   or
2) pay the cost of repair for items which can be economically repaired
   or
3) pay the full replacement cost.
The full replacement cost is the cost of replacing all contents as new.

Where you have chosen not to repair or replace an item, we will make a deduction for wear, tear and depreciation.

The maximum amount payable by us for any one claim
a) in respect of contents not in the home but within the boundaries of the land will be £250; and
b) in total shall not exceed the sum insured stated in your schedule plus 20% of the sum insured on the relevant contents item for loss of rent and cost of temporary accommodation described in additional cover 1) of this section.

The sum insured will not be reduced following payment of a claim.

Matching items
We will not pay for the cost of replacing any undamaged item, or parts of items forming part of a set, suite or other article of a uniform nature, colour or design, when damage occurs within a clearly identifiable area or to a specific part.

Underinsurance
If the sum insured is less than the replacement cost, we will only pay the same proportion of the damage as the sum insured bears to the full replacement cost.
For example, if the sum insured represents only half of the full replacement cost, we will only pay for one half of the amount lost or damaged.

Excess
Unless a different excess is specified in your schedule, you will pay the first £100 of each claim.
SECTION 3 – PUBLIC LIABILITY

Your schedule states if this section is in force.

We will pay for the following.

A) Property Owner’s Liability

1) Your legal liability to provide compensation, together with costs and expenses incurred with our consent, following accidental injury to any person, or accidental damage to property incurred
   a) as owner (not occupier) of the buildings and land or contents insured by this policy; and
   b) in connection with any other private residence formerly owned and occupied by you and incurred by reason of Section 3 of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975 provided that no other insurance covers the liability.
   If Section 1 Buildings of this policy expires or is cancelled cover under this paragraph A)1) b) shall continue for a period of 7 years in respect only of the home.

2) Your legal liability to provide compensation, together with costs and expenses incurred with our consent, following accidental injury to any person, or accidental damage to property incurred as owner of the contents insured by Section 2 of this policy.

Indemnity to owners or lessees

If the home is occupied as flats which are individually owned or leased but insured in one amount on behalf of the individual owners or lessees, we will treat as though he/she were you, any person who is the owner or lessee of any flat managed by you, provided that the amount payable shall not exceed the limit of liability stated in this section.

B) Pollution

Notwithstanding general exclusion A)4) of this policy, the indemnity provided by this section will include pollution or contamination by naturally occurring or man-made substances forces or organisms, or any combination of them, whether permanent or transitory and however occurring provided that such pollution or contamination is caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the period of insurance.

C) General exclusions to this section.

We will not pay for the following.

1) Liability arising from accidental injury to you or any of your employees.
2) Damage to property which belongs to you or for which you are responsible.
3) Liability arising from the ownership or use of motor vehicles (other than gardening machines) or lifts.
4) Liability arising from any profession, business or employment you are engaged in other than in connection with the ownership of the buildings and land and/or contents.
5) Liability arising from any agreement or contract, unless liability would have applied anyway.
6) Liability arising from the passing on of any infectious disease, or any virus, syndrome or illness.
7) Compensation or costs and expenses arising from an action brought in a court of law outside of the territorial limits.

IMPORTANT NOTE - NO COVER FOR EMPLOYERS’ LIABILITY

There is no cover under this insurance in respect of Employers’ Liability for accidental injury to any employee arising out of their employment by the policyholder(s) in connection with the ownership of the home or any other business or occupation. If the cover is required for employees a separate Commercial Insurance policy must be arranged.
The services under this section are provided exclusively by MSL Legal Expenses Limited (MSL) through its legal and tax advice and emergency helplines, which are available to you at any time of the day or night, every day of the year during the period of insurance.

**Legal advice** - MSL will give you confidential legal advice over the phone on matters arising in connection with your position as owner or lessee of any property insured by Section 1 Buildings of this policy. Legal advice includes the laws of the member countries of the European Union, the Channel Islands, the Isle of Man, Switzerland and Norway.

**Tax advice** – MSL will provide you with confidential tax advice for matters arising in connection with your position as owner or lessee of any property insured by Section 1 Buildings of this policy.

**Emergency assistance** - MSL will provide a referral service to appropriate tradesmen needed when there is an emergency at the home. The service caters for problems such as burst pipes, floods, storm damage, fire or break-in and similar emergencies.

Whilst all reasonable care is taken in the selection of tradesmen, MSL cannot accept legal responsibility for any consequences resulting from the use of emergency assistance.

**You** are responsible for paying all fees and charges of the persons who provide you with the assistance provided by the above. However, when you have used the domestic assistance service following damage to your home, it is possible that the cost of work carried out may be claimed under this policy if caused by an insured risk.

Please do not use the helpline to identify insured risks or make claims. If you are unsure about what risks you are insured for, please contact your insurance intermediary or us.

For the helplines described above, please call 01245 396302 quoting reference Let Home and your policy number.

MSL will not accept responsibility if the helpline services fail for reasons outside its control.

In order to check and improve service standards, MSL may record your call.