Your home insurance policy

Your policy provides cover for the sections and the period of insurance shown in your schedule.

This policy is an agreement between you (the person shown in your schedule as the insured) and us (Zurich Insurance plc) but is only valid if you pay the premiums. It is formed by the information we were given when we agreed to provide the cover and terms of the policy.

You must read this policy together with your schedule and any statement of facts, specifications or endorsements as one contract. Please read all of them to make sure that they provide the cover you asked for. If they do not, please contact your insurance adviser or us as soon as possible.

You must tell us immediately if any of your information is incorrect or changes, for example you or any person in your home having a conviction, pending prosecution or police caution for any offence other than driving offences or change of occupancy (e.g. property let to third party) or occupation. Failure to do so may result in your insurance no longer being valid and claims not being met. If in doubt about any change, please let us know.

The changes, if accepted by us, will apply from the date indicated on your updated schedule. In this case we will be entitled to vary the premium and terms for the rest of the period of insurance. You should keep a record (including copies of letters) of all information supplied to us in connection with this insurance.

Your cancellation Rights

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell your insurance advisor of your decision, in writing or by phone using the contact details provided on the covering letter within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid. If a claim is made we will refund the premium you have paid (applying a minimum premium of £15 plus insurance premium tax) and then refund the remainder of the premium you have paid. (See Condition 5 for full details of all cancellation conditions and charges).

The conditions and exclusions that apply to all sections of your policy are shown on pages 15 and 16. Please make sure that you read these as well as the cover shown in each section.

If we pay a claim for the same cause happening at the same time under more than one of the buildings, contents or personal possessions sections, we will only take off one excess. This will be the highest excess shown in your schedule for the sections concerned.

Definitions

Certain words have specific meanings when they appear in this policy. These meanings are shown below or in the section where they apply. They are printed in bold type.

Excess – the first amount of any claim for which you are responsible.

Family – your husband, wife or partner, children, relatives or other people (other than tenants or paying guests) all permanently living in the home.

Money – cash, cheques, postal or money orders, postage stamps, savings stamps, savings certificates or bonds, travel tickets, luncheon vouchers, phone cards, mobile phone vouchers, reward vouchers or gift tokens all held for personal or charitable purposes.

Unoccupied – if the home is either:
  • not permanently lived in by you (or a person you have authorised) for more than 60 days in a row;
  or
  • without enough furniture for normal living purposes for more than 60 days in a row.

Valuables – any articles of gold, silver or other precious metal, jewellery, watches, furs, pictures or other works of art, collections of stamps or coins.

Vehicles and craft – any electrically or mechanically powered vehicles, caravans, trailers, watercraft including surfboards, land windsurfing vehicles, hovercraft, aircraft, all-terrain vehicles or quad bikes other than:
  • domestic gardening equipment;
  • battery operated golf trolleys;
  • wheelchairs or similar electric scooters, specifically designed for the disabled or infirm which are not legally required to be licensed for road use;
  • battery assisted cycles which are not legally required to be licensed for road use; and
  • models or toys which are battery operated and/or pedestrian controlled.
Buildings section

Buildings are:

- the main structure of your home at the address shown in your schedule, including its permanent or soon-to-be fitted fixtures and fittings if they are your property;
- domestic outbuildings, private garages, including garages on nearby sites that form part of your home;
- ornamental ponds or fountains, swimming pools and tennis courts;
- central-heating fuel tanks, cesspits and septic tanks;
- fences, gates, hedges, lampposts, railings and walls;
- drives, paths, patios and terraces;
- but not satellite television-receiving equipment or television and radio aerials.

Events

We cover sudden and unexpected loss of or physical damage to the buildings caused by events 1 to 13 (and 14 if ‘buildings including accidental damage’ is shown in your schedule).

We do not cover events 3, 6, 8, 10 or 11 when the home is unoccupied.

1 Fire, lightning, explosion or earthquake.
2 Riot.
3 Malicious damage, but not if caused by you or your family, tenants or paying guests.
4 Aircraft, animals or vehicles hitting the buildings.
5 Storm or flood, but not to fences, gates, hedges or railings.
6 Theft or attempted theft unless this is caused by deception.
7 Subsidence or ground heave of the site that your buildings stand on or landslip other than:
   - from the coast or a river bank being worn away;
   - damage to walls, gates, fences, hedges, lampposts, railings, ornamental ponds or fountains, swimming pools and tennis courts, central-heating fuel tanks, cesspits and septic tanks, drives, paths, patios and terraces unless the main structure, private garages or domestic outbuildings are damaged at the same time and by the same cause;
   - to solid floor slabs, unless the foundations of the load-bearing walls are damaged at the same time by the same cause;
   - from settlement, shrinkage or expansion, demolition, faulty workmanship or faulty design;
   - the first £1,000 of each claim.
8 Water leaking from any fixed appliance, pipe, tank or fish tank plus damage to these items caused by freezing or forcible and violent bursting other than:
   - the first £250 of each claim.
9 Falling trees or branches, lampposts or telegraph poles.
10 Oil leaking from any fixed appliance, pipe or tank.
11 Accidental breakage of fixed glass, fixed sanitary ware or ceramic hobs in fixed kitchen furniture.
12 Breakage or collapse of satellite television-receiving equipment or television and radio aerials.
13 Accidental damage to cables and underground pipes serving your home including the cost of breaking into and repairing the pipe between the main sewer and your home following a blocked pipe.
14 Accidental damage to the buildings but not damage:
   - we exclude under events 1 to 13;
   - caused by a person the home is lent, let or sublet to;
   - caused by a person you employ to carry out maintenance or repair work.

Your liability to others

15 We cover your legal liability:

- as owner of the buildings and their land, but not as occupier;
- resulting from you previously owning any private property under the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975;
- to compensate others if, following an accident during the period of insurance, someone dies, is injured, falls ill or has their property damaged.

The most we will pay for any claim (or claims) arising from one cause, including legal costs and expenses agreed by us, is £2,000,000.

We will not pay if the liability arises from:

- the death, injury or illness of you or your family or any person employed by you or your family;
- loss or damage to any property that you or your family own or are responsible for;
- a contract that says you or your family are liable for something which you or they would not otherwise have been liable for.
Extra cover
16 Alternative accommodation – if your home is not fit to live in following loss or damage covered by this section, we will pay:

- the reasonable cost of similar alternative accommodation for you and your pets;
- ground rent which you have to pay;
- rent which should have been paid to you.

This will apply during the time needed to restore your home to a condition which is fit to live in.

The most we will pay is 20% of the buildings sum insured.

17 Replacing locks – we will pay the reasonable cost of replacing the locks to your home if you lose your house keys anywhere in the world.

18 Tracing a leak – we will pay up to £5,000 for the cost of removing and then repairing, replacing or reinstating any part of the buildings when this is necessary to find the source of a water leak from any fixed water appliance, pipe or tank that is causing damage to the buildings.

19 Emergency Access – we will pay the costs incurred following loss or damage to the buildings caused by the police or emergency services in gaining access to your home in connection with a medical emergency or to help prevent loss or damage to the home. The most we will pay for any event is £1,000.

20 Selling your home – if at the time of a claim you have contracted to sell your home, the buyer will have the benefit of this policy as long as the purchase is completed.

Settling claims
We will decide whether to repair, replace or reinstate the damaged part of the buildings. We may do this by using one of our suppliers. We will pay the full cost of the work, including any professional, demolition or local-authority costs or fees we have agreed, as long as the work is finished without delay. If the work is not carried out, we will pay the reduction in the market value of your property that resulted from the damage. However, we will not pay more than the cost of the repair or replacement. We will take off an amount for wear and tear if the buildings are not properly maintained or your sum insured is less than the actual cost of rebuilding your home.

When we pay your claim we will take off the excess shown in your schedule. This does not apply under ‘Your liability to others’ and Extra covers 16, 17 and 18.

The most we will pay is the limits shown in the policy or the sum insured shown in your schedule.

Garden cover section
Garden is the flowerbeds, lawns, plants, shrubs or trees, ornaments or statues in the garden within the boundaries of your home.

Events
We cover sudden and unexpected loss of or physical damage to your garden caused by events 1 to 7.

We do not cover events 3 or 6 when the home is unoccupied.

1 Fire, lightning, explosion or earthquake.
2 Riot.
3 Malicious damage, but not if caused by you or your family, tenants or paying guests.
4 The garden being hit by vehicles or aircraft but not garden machinery, or any other vehicles used in the garden.
5 Storm or flood but not:
   - frost damage;
   - flood damage to lawns.
6 Theft or attempted theft.
7 Falling trees or branches, lampposts or telegraph poles.

Extra cover
Storm or flood – We cover loss or damage by storm or flood to fences, gates, hedges or railings, at the home as long as the main structure of your home, private garages or domestic outbuildings are damaged at the same time by the same cause.

Settling claims
We will decide whether to repair or replace any item that is lost or damaged. If it cannot be repaired or replaced, we will pay the cost of an equivalent replacement.

The most we will pay is £1,500 plus up to £250 towards the cost of removing fallen trees or branches.

When we pay your claim, we will take off a £50 excess.
Contents section

Contents are:

- household goods and personal property;
- valuables;
- satellite television-receiving equipment and television and radio aerials;
- money or the unauthorised use of a charge, credit or debit card up to £500 (you and your family must keep to your card issuer’s conditions);
- pedal cycles up to £500 for any one pedal cycle including accessories;
- office equipment used for your business, profession or trade up to £10,000;
- loss of oil or metered water up to £1,000 following accidental damage to the water or heating system.

Contents are not:

- vehicles and craft and their accessories other than removable audio and satellite navigation equipment not in the vehicle;
- deeds and documents other than driving licences, passports or proof-of-age cards;
- documents and certificates showing ownership of shares, bonds and other financial investments;
- animals;
- any part of the structure, decorations or permanent fixtures and fittings;
- items you have more specifically insured by this or any other policy.

Events

We cover sudden and unexpected loss or physical damage caused by events 1 to 13 (and 14 if ‘contents including accidental damage’ is shown in your schedule) to the contents in your home that:

- you or your family own or which you or they are responsible for;
- visitors to your home or your domestic employees who live in your home own.

We do not cover events 3, 6, 8, 10, 11 or 14 when the home is unoccupied.

We will not pay more than:

- £250 for contents belonging to your visitors or your domestic employees;
- £5,000 for theft of contents which are stored in garages or outbuildings at your home.

1 Fire, lightning, explosion or earthquake.
2 Riot.
3 Malicious damage, but not if caused by you or your family, tenants or paying guests.
4 Aircraft, animals or vehicles hitting the buildings.
5 Storm or flood.
6 Theft or attempted theft but not:
   - if caused by deception;
   - while the home is lent, let or sublet unless violence and force are used to break into or out of your home.
7 Subsidence or ground heave of the site your buildings stand on, or landslip.
8 Water leaking from any fixed appliance, pipe, tank or fish tank other than:
   - the first £250 of each claim.
9 Falling trees or branches, lampposts or telegraph poles.
10 Oil leaking from any fixed appliance, pipe or tank.
11 Accidental breakage of glass in furniture, mirrors or ceramic hobs in unfixed kitchen appliances.
12 Breakage or collapse of satellite television-receiving equipment or television and radio aerials.
13 Accidental damage to:
   - audio, hi-fi, television (including satellite receivers and set top boxes), video game consoles, DVD, video or telecommunication equipment but not mobile phones;
   - computers (but not laptop computers, computer software, hand-held computers or electronic toys);
   - satellite television-receiving equipment or television and radio aerials.
14 Accidental damage to the contents but not damage:
   - we exclude under events 1 to 13;
   - caused by a person the home is lent, let or sublet to;
   - to clothing or contact lenses;
   - to contents in the open.
Your liability to others
15 We cover you or your **family** for any legal liability you have as occupiers of the home (or as private individuals) to compensate others if, following an accident during the period of insurance, someone dies, is injured, falls ill or has their property damaged.

The most we will pay for any claim (or claims) arising from one cause, including legal costs and expenses agreed by us, is:

- £10,000,000 for an accident to your domestic employees;
- £2,000,000 for an accident to any other person or property.

We will not pay if the liability arises from you or your **family**:

- owning your home;
- owning or occupying any other premises;
- owning or using **vehicles and craft** (other than hand- or foot-propelled boats that you or they do not own).

We will not pay if the liability arises from:

- death, injury or illness of you or your **family**;
- loss of or damage to any property owned by you, your **family** or your domestic employees or that you or they are responsible for;
- you or your **family** passing on any illness or virus;
- a contract that says you or your **family** are liable for something which you or they would not otherwise have been liable for;
- any dog described in the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991;
- any animal (other than horses used for private hacking, guide dogs or pets that are normally domesticated in the United Kingdom).

Extra cover
16 **Contents in the open** – we will pay up to £1,000 for loss or damage caused by events 1 to 10 to **contents** in the open within the boundaries of your home. This includes flowers, plants, shrubs or trees in pots or containers.

17 **Temporary removal** – we will pay up to £5,000 for loss of or damage to your **contents** while temporarily removed from your home to within the United Kingdom, the Isle of Man, the Channel Islands or the Republic of Ireland caused by:

- events 1, 2, 4, 5 and 7 to 10;
- theft from:
  - a deposit box in a bank;
  - a building where you or your **family** work;
  - a house or flat where you or your **family** are temporarily living;
  - any other building, including a hall of residence, as long as violence and force are used to break into or out of the building.

We will not pay for:

- loss of or damage to **contents**:
  - removed for sale, exhibition or storage;
  - in the open caused by storm or flood;
- theft of **money** from a building where you or your **family** work;
- loss of or damage to office equipment including laptop computers.

18 **Moving to a new home** – we will pay for sudden and unexpected loss of or physical damage to your **contents** (but not **money**) while they are being moved to your new permanent home in the British Isles by professional removers. This includes while they are temporarily stored for up to seven days in furniture storage.

We will not pay for:

- damage to china, glass and similar brittle items, unless they have been packed by professional packers;
- loss or damage that is not reported to us within seven days of your **contents** being delivered to your new home.
19 Gifts – we will increase your sum insured by £5,000:
- one month before and after Christmas or a similar religious festival to cover gifts and related additional purchases;
- one month before and after the wedding day of you or any member of your family to cover wedding gifts and related purchases in your home, at the reception, in the couple’s marital home or being transported between any of these places.

20 Tenant’s cover – if you are the tenant of your home, we will pay for loss or damage caused by events 1 to 6 and 8 to 13 under the buildings section to any:
- fixtures and fittings, greenhouses and sheds you have installed at your home and for which you are responsible;
- part of the structure, decorations, fixtures and fittings of your home that you are responsible for as a tenant under a tenancy agreement. The most we will pay is £10,000.

21 Jury service – we will pay up to £50 each day (for up to 20 days) towards loss of earnings and expenses you cannot get back as a result of serving as a juror.

22 Alternative accommodation – if your home is not fit to live in following loss of or damage to contents for which we will pay a claim under this section, we will pay up to £10,000 for the reasonable cost of similar alternative accommodation (including your pets), or ground rent which you have to pay, for the time necessary for your home to be restored to a condition which is fit to live in.

23 Replacing locks – we will pay the reasonable cost of replacing the locks to your home if you lose your house keys anywhere in the world.

24 Fatal accident cover – we will pay £10,000 if you or your husband, wife or partner die within 30 days as a direct result of:
- an accident, assault or a fire in your home;
- an accident while travelling in the British Isles as a fare-paying passenger in any road or rail vehicle;
- an assault away from your home but within the British Isles.

25 Prams and wheelchairs – we will pay up to £500 if a pram or wheelchair is stolen or damaged anywhere in the world. Accessories are only covered if they are stolen with your pram or wheelchair.

26 Frozen food – we will pay the reasonable cost of replacing food and drink in your fridge or freezer that you cannot use following the breakdown of the appliance or the failure of the power supply, but not if this was caused by the deliberate act of the supply authority.

27 Title deeds – we will pay up to £2,500 to replace the title deeds of your home following loss or damage caused by events 1 to 10. We will not pay for the cost of reconstituting any films, tapes or discs or rewriting of any stored information. The most we will pay for any one event is £2,500.

28 Downloaded music and other information – we will pay for the cost of replacing music and other downloaded information you have purchased stored on home computers and storage devices and lost or damaged as a result of events 1 to 8. We will not pay for the cost of reconstituting any films, tapes or discs or rewriting of any stored information. The most we will pay for any one event is £2,500.

Settling claims
We will decide whether to repair or replace any item that is lost or damaged. We may do this by using one of our suppliers. If the item cannot be repaired or replaced, we will pay the cost of an equivalent replacement.

We will take off an amount for wear and tear:
- on clothing and household linen that cannot be repaired;
- if your sum insured is less than the full cost of replacing all your contents as new.

When we pay your claim we will take off the amount of the excess shown in your schedule. This does not apply under ‘Your liability to others’ and Extra covers 21 to 27.

The most we will pay for valuables are the limits shown in your schedule.

The most we will pay is the sum insured or the limits shown in your schedule or in the policy.
Personal possessions section

Events
We cover, anywhere in the world, sudden and unexpected loss of or physical damage to the specified and unspecified items shown in the personal possessions specification that are owned by you or your family or for which you or they are responsible.

We will not pay for:
- theft from an unattended motor vehicle unless the vehicle was securely locked and the property was hidden in a glove or luggage compartment;
- unauthorised use of a charge, credit or debit card by you or a member of your family;
- theft of a pedal cycle if left unattended away from your home unless it is securely locked to a permanent structure or in a locked building;
- theft of pedal cycle accessories, unless they are stolen with the pedal cycle;
- loss of or damage to:
  - sports equipment while it is being used;
  - contact lenses;
  - a pedal cycle while you are using it for racing, pacemaking or trials;
  - household goods;
  - vehicles and craft and their accessories other than removable audio and satellite navigation equipment not in the vehicle;
  - deeds and documents;
  - documents and certificates showing ownership of shares, bonds and other financial investments.

Unspecified personal possessions
The most we will pay is:
- up to £1,500 for any item of clothing, sports equipment or any other personal item made to be worn, used or carried about the person including passports, driving licences and proof-of-age cards;
- up to £500 for any one unspecified pedal cycle including accessories;
- up to £500 for loss of money or the unauthorised use of a charge, credit or debit card. You and your family must keep to your card issuer’s conditions.

We will not pay more than the sum insured shown in the specification.

Specified items
The most we will pay is the sum insured for that item shown in the specification.

Settling claims
We will decide whether to repair or replace any item that is lost or damaged. We may do this by using one of our suppliers. If the item cannot be repaired or replaced, we will pay the cost of an equivalent replacement.

We will take off an amount for wear and tear on clothing that cannot be repaired.

When we pay your claim we will take off the amount of the excess as shown in your schedule.

Family legal expenses
DAS Legal Expenses Insurance Company Limited (‘DAS’) is the underwriter and provides the legal protection insurance under your policy. The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.

You can find plenty of useful legal advice and guidance for dealing with legal issues on our website, www.dashouseholdlaw.co.uk. You can also buy legal documents from the site, ranging from simple consumer complaint letters to wills.

If you wish to speak to our legal teams about a legal problem, please phone us on 0344 893 9313 quoting reference 6802507. We will ask you about your legal issue and if necessary call you back to give you legal advice.

If your issue cannot be dealt with through legal advice and needs to be dealt with as a potential claim under this policy, phone us on 0344 893 9313 quoting reference 6802507 and we will give you a reference number. At this point we will not be able to tell you whether you are covered but we will pass the information you have given us to our claims-handling teams and explain what to do next.

Please do not ask for help from a lawyer or anyone else before we have agreed that you should do so. If you do, we will not pay the costs involved even if we accept the claim.

The following definitions have specific meanings and are only applicable to the Family Legal Expenses section of the policy. These meanings are shown below and will be printed in bold type.

Appointed Representative – The preferred law firm, law firm, accountant or other suitably qualified person we will appoint to act on your behalf.
Costs and Expenses – All reasonable and necessary costs chargeable by the appointed representative and agreed by us in accordance with the DAS standard terms of appointment, plus the costs incurred by opponents in civil cases if you have been ordered to pay them, or you pay them with our agreement.

Countries Covered – For insured incidents 2 Contract disputes and 3 Personal injury: The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey. For all other insured incidents The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

DAS Standard Terms of Appointment – The terms and conditions (including the amount we will pay to an appointed representative) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee).

Date of Occurrence – For civil cases, the date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the date of occurrence is the date of the first of these events. (This is the date the event happened, which may be before the date you first became aware of it.). For criminal cases, the date you began, or are alleged to have begun, to break the law. For insured incident 6 tax protection, the date when HM Revenue & Customs first notifies you in writing of its intention to make an enquiry.

Identity Theft – The theft or unauthorised use of your personal identification which has resulted in the unlawful use of your identity.

Preferred Law Firm – A law firm or barristers’ chambers we choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with your claim and must comply with our agreed service standard levels, which we audit regularly. They are appointed according to the DAS standard terms of appointment.

Reasonable Prospects – For civil cases, the prospects that you will recover losses or damages (or obtain any other legal remedy that we have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. We, or a preferred law firm on our behalf, will assess whether there are reasonable prospects.

We, Us, Our, DAS – DAS Legal Expenses Insurance Company Limited.

You, Your – The person who has taken out this policy (the policyholder) and any member of their family who always lives with them. This includes students temporarily living away from home and unmarried partners. Anyone claiming under this policy must have the policyholder’s agreement to claim.

Family Legal Expenses Insurance
We agree to provide the insurance described in this section subject to the terms, conditions, exclusions and limitations set out, provided that:

a) reasonable prospects exist for the duration of the claim;
b) the date of occurrence of the insured incident is during the period of insurance;
c) any legal proceedings will be dealt with by a court, or other body which we agree to, within the countries covered, and;
d) the insured incident happens within the countries covered.

What we will pay
We will pay an appointed representative, on your behalf, costs and expenses incurred following an insured incident, provided that:

a) the most we will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £50,000;
b) the most we will pay in costs and expenses is no more than the amount we would have paid to a preferred law firm;
c) in respect of an appeal or the defence of an appeal, you must tell us within the time limits allowed that you want to appeal. Before we pay the costs and expenses we must agree that reasonable prospects exist;
d) for an enforcement of judgment to recover money and interest due to you after a successful claim under this policy, we must agree that reasonable prospects exist, and;
e) where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most we will pay in costs and expenses is the value of the likely award.

What we will not pay for
a) in the event of a claim, if you decide not to use the services of a preferred law firm, you will be responsible for any costs that fall outside the DAS standard terms of appointment and these will not be paid by us;
b) the first £250 of any claim for legal nuisance or trespass. You must pay this as soon as we accept the claim.
**Insured Incidents**

1. Employment Disputes
   **What is covered** – A dispute relating to your contract of employment.
   **What is not covered** – A claim relating to:
   a) employer’s disciplinary hearings or internal grievance procedures;
   b) any claim relating solely to personal injury (see insured incidents Personal Injury);
   c) a settlement agreement while you are still employed.

2. Contract Disputes
   **What is covered** – A dispute arising from an agreement or an alleged agreement which you have entered into in a personal capacity for:
   a) buying or hiring in goods or services;
   b) selling goods.
   Please note that:
   - you must have entered into the agreement or alleged agreement during the period of insurance, and;
   - the amount in dispute must be more than £250 (including VAT).
   **What is not covered** – A claim relating to the following:
   a) construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 (including VAT);
   b) the settlement payable under an insurance policy (we will cover a dispute if your insurer refuses your claim, but not for a dispute over the amount of the claim);
   c) a dispute arising from any loan, mortgage, pension, investment or borrowing;
   d) a dispute over the sale, purchase, terms of a lease, licence, or tenancy of land or buildings. However, we will cover a dispute with a professional adviser in connection with these matters;
   e) a motor vehicle owned by or hired or leased to you.

3. Personal Injury
   **What is covered** – A specific or sudden accident that causes your death or bodily injury to you.
   **What is not covered** – A claim relating to the following:
   a) illness or bodily injury that happens gradually;
   b) psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to you;
   c) defending your legal rights, but we will cover defending a counter-claim;
   d) clinical negligence.

4. Clinical Negligence
   **What is covered** – An identified negligent act of surgery or identified negligent clinical or medical procedure, which causes death or bodily injury to you.
   **What is not covered** – A claim relating to the following:
   a) the failure or alleged failure to correctly diagnose your condition;
   b) psychological injury or mental illness that is not associated with you having suffered physical bodily injury.

5. Property Protection
   **What is covered** – A civil dispute relating to your principal home, or personal possessions, that you own, or are responsible for, following:
   a) an event which causes physical damage to such property but the amount in dispute must be more than £250;
   b) a legal nuisance (meaning any unlawful interference with your use or enjoyment of your land, or some right over, or in connection with it);
   c) a trespass.
   Please note that you must have established the legal ownership or right to the land that is the subject of the dispute.
   **What is not covered**
   a) a claim relating to the following:
      - a contract you have entered into;
      - any building or land except your main home;
      - someone legally taking your property from you, whether you are offered money or not, or restrictions or controls placed on your property by any government or public or local authority;
      - work done by, or on behalf of, any government or public or local authority unless the claim is for accidental physical damage;
      - mining subsidence;
      - adverse possession (meaning the occupation of any building or land either by someone trying to take possession from you or of which you are trying to take possession);
• the enforcement of a covenant by or against you.

b) defending a claim relating to an event that causes physical damage to property, but we will cover defending a counter-claim.

c) the first £250 of any claim for legal nuisance or trespass. This is payable by you as soon as we accept the claim.

6. Tax Protection
What is covered – A comprehensive examination by HM Revenue & Customs that considers all areas of your self assessment tax return, but not enquiries limited to one or more specific area.

What is not covered – Any claim if you are self-employed, or a sole trader, or in a business partnership, or any investigation or enquiries by HM Revenue & Customs Specialist Investigations or the HM Revenue & Customs Prosecution Office.

7. Jury Service and Court Attendance
What is covered – your absence from work:

a) to attend any court or tribunal at the request of the appointed representative;

b) to perform jury service;

c) to carry out activities specified in your identity theft action plan under insured incident 9 identity theft protection.

The maximum we will pay is your net salary or wages for the time that you are absent from work less any amount the court gives you.

What is not covered – Any claim if you are unable to prove your loss.

8. Legal Defence
What is covered – costs and expenses to defend your legal rights if an event arising from your work as an employee leads to

a) you being prosecuted in a court of criminal jurisdiction;

b) civil action being taken against you under:
   • discrimination legislation;

What is not covered – Any claim relating to you driving a motor vehicle.

9. Identity Theft Protection
What is covered

a) Following a call to the identity theft helpline service we will assign a personal caseworker who will provide phone advice and a personal action plan to help regain your identity;

b) If you become a victim of identity theft, we will pay the costs you incur for phone calls, faxes or postage to communicate with the police, credit agencies, financial service providers, other creditors or debt-collection agencies. We will also pay the cost of replacement documents to help restore your identity and credit status;

c) Following your identity theft we will pay:
   
   • legal costs to reinstate your identity including costs for the signing of statutory declarations or similar documents;
   • legal costs to defend your legal rights in a dispute with debt collectors or any party taking legal action against you arising from or relating to identity theft;
   • loan-rejection fees and any re-application administration fee for a loan when your original application has been rejected.

Please note that:

• you must notify your bank or building society as soon as possible;

• you must tell us if you have previously suffered identity theft, and;

• you must take all reasonable action to prevent continued unauthorised use of your identity.

What is not covered – Any claim relating to the following:

a) fraud committed by anyone entitled to make a claim under this policy;

b) losses arising from your business activities.

Family Legal Expenses Exclusions
1. Late reported claims
A claim where you have failed to notify us of the insured incident within a reasonable time of it happening and where this failure adversely affects the reasonable prospects of a claim or we consider our position has been prejudiced.

2. Costs we have not agreed
Costs and expenses incurred before our written acceptance of a claim.

3. Court awards and fines
Fines, penalties, compensation or damages that a court or other authority orders you to pay.

4. Legal action we have not agreed
Any legal action you take that we or the appointed representative have not agreed to, or where you do anything that hinders us or the appointed representative.
1. Your legal representation
Any claim relating to written or verbal remarks that damage your reputation.

2. A dispute with DAS
A dispute with us not otherwise dealt with under policy condition 8.

3. Judicial review
Costs and expenses arising from or relating to judicial review, coroner’s inquest or fatal accident inquiry.

4. Nuclear, war and terrorism risks
A claim caused by, contributed to by or arising from:
   a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
   b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it;
   c) war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup, or any other act of terrorism or alleged act of terrorism as defined in the Terrorism Act 2000;
   d) pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

5. Defamation
Any claim relating to written or verbal remarks that damage your reputation.

6. A dispute with DAS
A dispute with us not otherwise dealt with under policy condition 8.

7. Litigant in person
Any claim where you are not represented by a law firm, barrister or tax expert.

Family Legal Expenses Conditions

1. Your legal representation
   a) on receiving a claim, if legal representation is necessary, we will appoint a preferred law firm or in-house lawyer as your appointed representative to deal with your claim. They will try to settle your claim by negotiation without having to go to court;
   b) if the appointed preferred law firm or our in-house lawyer cannot negotiate settlement of your claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then you may choose a law firm to act as the appointed representative;
   c) if you choose a law firm as your appointed representative who is not a preferred law firm, we will give your choice of law firm the opportunity to act on the same terms as a preferred law firm. However if they refuse to act on this basis, the most we will pay is the amount we would have paid if they had agreed to the DAS standard terms of appointment;
   d) the appointed representative must co-operate with us at all times and must keep us up to date with the progress of the claim.

2. Your responsibilities
   a) you must co-operate fully with us and the appointed representative;
   b) you must give the appointed representative any instructions that we ask you to.

3. Offers to settle a claim
   a) you must tell us if anyone offers to settle a claim. You must not negotiate or agree to a settlement without our written consent;
   b) if you do not accept a reasonable offer to settle a claim, we may refuse to pay further costs and expenses;
   c) we may decide to pay you the reasonable value of your claim, instead of starting or continuing legal action. In these circumstances you must allow us to take over and pursue or settle any claim in your name. You must also allow us to pursue at our own expense and for our own benefit, any claim for compensation against any other person and you must give us all the information and help we need to do so;
   d) where a settlement is made on a without-costs basis we will decide what proportion of that settlement will be regarded as costs and expenses and payable to us.

4. Assessing and recovering costs
   a) you must instruct the appointed representative to have costs and expenses taxed, assessed or audited if we ask for this;
   b) you must take every step to recover costs and expenses and court attendance and jury service expenses that we have to pay and must pay us any amounts that are recovered.

5. Cancelling an appointed representative’s appointment
If the appointed representative refuses to continue acting for you with good reason, or if you dismiss the appointed representative without good reason, the cover we provide will end immediately, unless we agree to appoint another appointed representative.

6. Withdrawing cover
If you settle or withdraw a claim without our agreement, or do not give suitable instructions to the appointed representative, we can withdraw cover and will be entitled to reclaim from you any costs and expenses we have paid.
7. **Expert opinion**
   We may require **you** to get, at **your** own expense, an opinion from an expert that **we** consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by **us** and the cost agreed in writing between **you** and **us**. Subject to this, **we** will pay the cost of getting the opinion if the expert’s opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence.

8. **Arbitration**
   If there is a disagreement between **you** and **us** about the handling of a claim and it is not resolved through **our** internal complaints procedure, **you** can contact the Financial Ombudsman Service for help. Alternatively there is a separate arbitration process. The arbitrator will be a barrister chosen jointly by **you** and **us**. If there is a disagreement over the choice of arbitrator, **we** will ask the Chartered Institute of Arbitrators to decide.

9. **Keeping to the section terms you must:**
   a) keep to the terms and conditions of this policy;
   b) take reasonable steps to avoid and prevent claims;
   c) take reasonable steps to avoid incurring unnecessary costs;
   d) send everything **we** ask for, in writing, and;
   e) report to **us** full and factual details of any claim as soon as possible and give **us** any information **we** need.

10. **Claims under this section by a third party**
    Apart from **us**, **you** are the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to the policy in relation to any third-party rights or interest.

11. **Other insurances**
    If any claim covered under this policy is also covered by another policy, or would have been covered if this policy did not exist, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

12. **Law that applies**
    This policy is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where **you** normally live. Otherwise, the law of England and Wales applies.

    All Acts of Parliament mentioned in this policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

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**Helplines**

The following helpline services are available under this section

**Legal Advice Service 0344 893 9313**

**We** provide confidential advice over the phone on any personal legal issue, under the laws of any European Union country, the Isle of Man, Channel Islands, Switzerland and Norway.

Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am – 5pm, Monday to Friday, excluding public and bank holidays. If **you** call outside these times, a message will be taken and a return call arranged within the operating hours.

**Tax Advice Service 0344 893 9313**

**We** offer confidential advice over the phone on personal tax matters in the UK.

Tax advice is provided by tax advisors 9am – 5pm, Monday to Friday, excluding public and bank holidays. If **you** call outside these times, a message will be taken and a return call arranged within the operating hours.

**Health & Medical Information 0344 893 9313**

**We** will give **you** information over the phone on general health issues and advice on a wide variety of medical matters. **We** can provide information on what health services are available in **your** area, including local NHS dentists.

Health and medical information is provided by qualified nurses 9am – 5pm, Monday to Friday, excluding public and bank holidays. If **you** call outside these times, a message will be taken and a return call arranged within the operating hours.

**Identity Theft Service 0344 848 7071**

If **you** are a resident in the UK or the Channel Islands, **we** will provide **you** with detailed guidance and advice over the phone about being or becoming a victim of identity theft.

This helpline is open 8am – 8pm, seven days a week.

**Counselling Service 0344 893 9012**

(24 hours a day, seven days a week.)

**We** will provide **you** with a confidential counselling service over the phone. This includes, where appropriate, referral to relevant voluntary or professional services.

**You** will pay any costs for using the services to which **we** refer **you**.
**Caravan section**

Caravan is the trailer caravan shown in your schedule together with its awnings, fixtures and fittings used just for touring holiday purposes by you, your family or friends.

**Events**

We cover, anywhere in the member states of the European Union, Andorra, Gibraltar, Iceland, Monaco, Norway, San Marino, Switzerland and Turkey, sudden and unexpected loss of or physical damage to the caravan and its furniture, furnishings, utensils and household linen.

We will not pay for:

- theft or attempted theft when the caravan is left unattended unless it is securely locked and immobilised by a wheel clamp or similar security device;
- loss or damage by storm or flood between the months of October and March if the caravan is left unattended on a holiday caravan site;
- damage to tyres by braking, bursting, cuts or punctures;
- malicious damage by anybody using the caravan;
- loss or damage if the caravan is used as a permanent home or let for hire or reward.

**Extra cover**

If, following loss or damage, you cannot use the caravan we will pay £15 a day (up to £300) to cover the cost of alternative accommodation as long as the caravan was being used for touring holiday purposes at the time.

**Your liability to others**

We cover you or your family or any other person using the caravan with your permission for any legal liability as owner or occupier of the caravan to compensate others if, following an accident during the period of insurance, someone dies, is injured, falls ill or has their property damaged.

The most we will pay for any claim (or claims) arising from one cause, including legal costs and expenses agreed by us, is £2,000,000.

We will not pay if the liability arises from:

- death, injury or illness of you or your family;
- loss of or damage to any property you, your family or your domestic employees own or that you or they are responsible for;
- a contract that says you or your family are liable for something which you or they would not otherwise have been liable for;
- using the caravan as a permanent home;
- the caravan being attached to a towing vehicle;
- the caravan being let for hire or reward.

**Settling claims**

We will decide whether to repair or replace the caravan. If it cannot be repaired or replaced, we will pay its market value at the time of the loss or damage but not more than the sum insured.

We will replace the caravan with a new caravan of the same make and model if it is less than one year old at the time of the claim and it costs more than 60% of the manufacturer’s list price, including VAT, to repair it.

We will not pay more than the manufacturer’s last list price for any spare part.

We will decide whether to repair or replace any item of furniture, furnishings, utensils or household linen that is lost or damaged. If it cannot be repaired or replaced, we will pay the cost of an equivalent replacement.

We will pay the reasonable cost of taking your caravan to the nearest competent repairer and returning it to you when the repairs are complete.

The most we will pay is the sum insured shown in your schedule or the limit shown in your policy.

When we pay your claim, we will take off a £50 excess. This does not apply under ‘Your liability to others’ and Extra cover.
Conditions which apply to the whole of your policy

Conditions

1. You must do all you can to prevent and reduce any costs, damage, injury or loss.

2. You must tell us about any loss, damage or liability as soon as possible and give us all the information and help we may need. We will decide how to settle or defend a claim and may carry out proceedings in the name of any person covered by your policy, including proceedings for recovering any claim.

3. You must report any loss, theft, attempted theft or malicious damage to the police immediately.

4. If a claim is fraudulent or false in any way, we will not make any payment and all cover will end.

5. We may cancel your policy where there is a valid reason for doing so by giving you seven days notice in writing to your last known address. We will refund any premium which may be due to you in accordance with the terms of this condition. Valid reasons may include but are not limited to:
   - If you advise us of a change of risk under your policy which we are unable to insure;
   - Where you fail to respond to requests from us for further information or documentation;
   - Where you have given incorrect information and fail to provide clarification when requested;
   - Where you breach any of the terms and conditions which apply to your policy;
   - The use of threatening or abusive behaviour or language, or intimidation or bullying of our staff or suppliers, by you or any person acting on your behalf.

You have the right to cancel your policy at any time by contacting your insurance advisor.

If the policy is cancelled, by either you or us, within 14 days of you receiving it (or for renewals, within 14 days of your policy renewal date), if no claims have been made we will refund the premium you have paid. If a claim is made we will charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax).

The balance of the premium will be returned to you.

If the policy is cancelled, either by you or us, after 14 days of you receiving it (or for renewals, after 14 days of your policy renewal date), we will charge you on a pro rata basis for the time we have been on cover.

6. Your policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

7. If any claim is covered by any other insurance, we will not pay for more than our share of that claim.

8. You must tell us if any of the information we were given when we agreed to provide the cover and terms of your policy changes. Failure to do so may result in your insurance no longer being valid and claims not met. If in doubt about any change, please tell us.

If your policy is amended as a result of any change, we will be entitled to vary the premium and terms for the rest of the period of insurance. You should keep a record (including copies of letters) of all information supplied to us in connection with this insurance.

9. If you pay the premium to us using our Direct Debit instalment scheme we will have the right to renew the policy each year and continue to collect premiums using this method. We may vary the terms of the policy (including the premium) at renewal. If you decide that you do not want us to renew the policy, as long as you tell us before the next renewal date, we will not renew it.

Our right to renew this policy does not affect your cancellation rights shown on page 2 and in Condition 5 on this page.

Where either you or we cancel your policy and you pay under a Direct Debit instalment scheme with us, you authorise us on your behalf to cancel your credit agreement.

If you fail to pay your premium we may cancel the policy and refuse your claim or take the balance of any outstanding premium due to us from any claim payment we make to you. This may mean that we fulfil our obligations to any claims against your policy by a third party but seek full recovery of any payments made under your policy directly from you. This may include the instruction of solicitors or other recovery agents.
Exclusions which apply to the whole of your policy

We will not pay for the following.

1 Any reduction in value.

2 Any loss which happens as an indirect result of an event for which you are insured.

3 Any accident or incident that happens outside any period of insurance that is covered by this policy.

4 The cost of replacing any undamaged item or part of any item just because it forms part of a set, suite or one of a number of items of a similar type, colour or design.

5 Loss or damage to any items used in connection with any business, trade or profession except office equipment in the home or items insured as specified personal possessions.

6 Any legal liability resulting from any business, trade or profession.

7 Any claim resulting from:
   - deliberate or criminal acts by you or your family;
   - gradual causes including deterioration or wear and tear;
   - mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot;
   - any process of cleaning, repair or alteration;
   - vermin, insects or chewing, scratching, tearing or fouling by pets;
   - electrical or mechanical failure or breakdown;
   - faulty design, materials or workmanship;
   - the failure of a computer chip or computer software to recognise a true calendar date;
   - computer viruses;
   - ionising radiation, radioactivity, nuclear fuel, nuclear waste or equipment;
   - war, revolution or any similar event;
   - pollution or contamination which was:
     - the result of a deliberate act;
     - expected and not the result of a sudden, unexpected and identifiable incident.

8 We will not pay for any claim arising directly or indirectly from an act of terrorism.

In this case, an act of terrorism means preparing, threatening to use or actually using any item capable of producing biological, chemical or nuclear pollution or contamination.
Our complaints procedure

Our commitment to customer service
We value the opportunity to look into any concerns you may have with the service we have provided and we are committed to handling all complaints fairly, consistently and promptly.

Who to contact in the first instance
Many concerns can be resolved straight away therefore in the first instance please get in touch with your broker or insurance intermediary as they will generally be able to provide you with an immediate response to your satisfaction.

Contact details will be provided on correspondence that our representatives have sent you.

If we cannot resolve your complaint straight away, we will aim to resolve your concerns as soon as possible. We will keep you informed of progress while our enquiries are continuing.

The majority of complaints we receive are resolved within four weeks of receipt.

The Financial Ombudsman Service (ombudsman)
If we are unable to resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of our final response letter, you may be able to ask the ombudsman to formally review your case. You must contact the ombudsman within six months of our final response.

The ombudsman contact details are as follows:
Financial Ombudsman Service
Exchange Tower
London
E14 9SR

You can telephone for free on:
0800 023 4567 for people phoning from a “fixed line” (for example a landline at home)
0300 123 9123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02
or e-mail: complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and you are entitled to contact the ombudsman at any stage of your complaint. For more information please contact the ombudsman directly or visit www.financial-ombudsman.org.uk

The Financial Services Compensation Scheme (FSCS)
We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Making a claim
Details of how to make a claim are shown in your Zurich Assistance booklet or you may ring us on the following numbers.

When you contact us about a claim you will need to tell us:
• your name, address and telephone number(s);
• the place where the loss or damage occurred;
• what caused the loss or damage.

Emergency assistance
0800 026 1798
24 hours a day

Claims advice and assistance
0800 026 1790
Monday to Friday, 8am to 6pm and Saturday, 9am to 1pm

Family legal expenses
If you wish to speak to our legal teams about a legal problem, please phone us on 0344 893 9313 quoting reference 6802507.

If your issue cannot be dealt with through legal advice and needs to be dealt with as a potential claim under this policy, phone us on 0344 893 9313 quoting reference 6802507.

Please do not ask for help from a lawyer or anyone else before we have agreed that you should do so. If you do, we will not pay the costs involved even if we accept the claim.
Not knowing what’s going on can be really unsettling if you’re making an insurance claim. That’s why we always keep you up-to-date with key developments on your claim.

In the event of a claim in your home, involving more than one supplier, Zurich will appoint a personal claims manager and co-ordinate the repairs for you.

Zurich will automatically increase your Contents sum insured by £5,000 for important events like Christmas or similar religious festivals and Weddings.

Whether you’re caught up in an emergency situation or simply juggling family, career and a busy schedule, we’ll make sure you can contact us easily by phone, mail or email (24/7 for emergency assistance or accident reporting).

Zurich knows how important it is to provide protection for your prized possessions. That’s why Zurich provides protection for your downloaded music and information.

Zurich endeavours to start the repairs on the day that’s most convenient to you.

It is easy to under-estimate how much your belongings are worth. That is why Zurich have provided a helpful home contents replacement cost calculator. It will help you to arrive at an estimate of how much contents cover you might need in the event of a claim.