

OPTIONAL  
HOME  
CONTENTS  
INSURANCE  
POLICY  
DOCUMENT



# YOUR HOME CONTENTS INSURANCE POLICY

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

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.

Your most recent proposal form sets out the information we were given when we agreed to provide you with the cover and the terms of the policy.

Your policy provides cover for the sections and period of insurance shown in your schedule. You must read your policy, schedule, proposal form and any specifications or endorsements as one single contract. Please read all documents to make sure the cover provided meets your needs. If this is not the case, please contact Ross and Liddell as soon as possible.

You must tell us immediately if at any time any of the information on which this insurance is based 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.

If we have wrong information this may result in an increased premium and/or claims not being paid in full, or your insurance may not be valid and claims will not be paid.

You should keep a record (including copies of letters) of all information supplied to us in connection with this insurance.

The conditions and exclusions that apply to all sections of your policy are shown on pages 13 to 14. Please make sure that you read these as well as the cover shown in each section.

## YOUR 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 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 charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax) and then refund the remainder of the premium you have paid.

Please 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 6 and 7. 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, contents or personal possessions sections, we will only take off one **excess**.

This will be the highest **excess** shown in your schedule or policy wording 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. The standard policy **excess** is £50 unless shown otherwise in your policy schedule.

**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.

**Personal Possessions** – property which is worn or used about the person in everyday life and which belongs to you or your **family** or for which you are responsible and is covered in and away from the home.

**Unoccupied** – if the home is either:

- not permanently lived in by you (or a person you have authorised); for more than 45 days in a row or
- without enough furniture for normal living purposes for more than 45 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 (but not domestic gardening equipment, battery-operated golf trolleys or wheelchairs, battery or pedestrian-operated models or toys or battery assisted cycles).

## CONTENTS SECTION

### Contents are:

- household goods and personal property;
- **valuables** – up to 12.5% of the total sum insured;
- 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;
- laptop computers, computer software, tablet computers and electronic toys
- 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 licenses, 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;
- business stock;
- items you have more specifically insured by this or any other policy.
- mobile phones

## EVENTS

We cover sudden and unexpected loss or physical damage caused by events 1 to 14 to the **contents** in your home that:

- you or your **family** own or which you or they are responsible for;
- 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** for more than 45 days in a row.

We will not pay more than:

£250 for **contents** belonging to 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. Escape of water from any fixed appliance, pipe, tank or fish tank.
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, ~~tablet computers~~ or electronic toys);
  - satellite television-receiving equipment or television and radio aerials.
14. Accidental damage to the **contents** but not damage:
  - excluded 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.

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 Fire, lighting, explosion or earthquake Riot, Malicious Damage (but not if caused by you or your **family**, tenants or paying guests) Aircraft, animals or vehicles hitting the buildings, storm, including weight of snow, or flood, but not to fences, gates, hedges or railings, Theft or attempted theft unless this is caused by deception, Escape of water from any fixed appliance, pipe, tank or fish tank plus damage to these items caused by freezing or forcible and violent bursting, Falling trees or branches, lampposts or telegraph poles, Oil leaking from any fixed appliance, pipe or tank, Accidental breakage of fixed glass, fixed sanitary ware or ceramic hobs in fixed kitchen furniture, Breakage or collapse of satellite television-receiving, equipment or television and radio aerials, Accidental damage to cables and underground pipes serving your home for which you are legally responsible including the cost of breaking into and repairing the pipe between the main sewer and your home following a blocked pipe 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. **Wheelchairs** – we will pay up to £500 if a wheelchair is stolen or damaged anywhere in the world. Accessories are only covered if they are stolen with your 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 while they are in your home or in the offices of your mortgage lender, solicitor or bank.
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, make a cash payment, or replace any item which is lost or damaged and we may do this by using one of our suppliers. If the item cannot be repaired or replaced, we will pay for the cost of a like replacement which will be limited to the cost of replacement by our preferred supplier. Please forward any repair accounts or invoices to substantiate your claim if you have them, as this will help us to settle your claim quicker. 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 deduct a £50 policy **excess** from the settlement amount unless stated differently in your schedule.

This does not apply under 'Your liability to others'

**The most we will pay for valuables is limited 12.5% of the total contents sum.**

## PERSONAL POSSESSIONS SECTION

### Events

We cover anywhere within the UK (or anywhere in the world – if shown in your policy schedule for up to 30 consecutive days per trip), 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;
  - Mobile Phones
  - 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.
  - laptop or tablet computers

## UNSPECIFIED PERSONAL POSSESSIONS

- 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; (for policy holders with a **contents** sum insured of £125,000 the sum insured of £125,000 the single article limit is increased to £2,500).
- 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 policy schedule.

If the **contents** sum insured as shown in your policy schedule is £125,000 or above cover is extended to include £5000 of unspecified personal possessions.

## SPECIFIED ITEMS

The most we will pay is the sum insured for that item shown in the policy schedule.

## SETTLING CLAIMS

At our discretion, we can either repair or replace any item as new if available or otherwise the nearest equivalent, or make a cash payment instead. We may also use one of our suppliers to validate the loss. A cash payment will be based upon the cost of repair or replacement to us. If the item cannot be repaired or replaced, we will pay for the cost of a like replacement and will be limited to the cost of replacement by our preferred supplier.

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

**When we pay your claim, we will deduct a £50 policy excess from the settlement amount unless stated differently in your schedule/certificate.**

## CONDITIONS WHICH APPLY TO THE WHOLE OF YOUR POLICY

1. You must do all you can to prevent and reduce any costs, damage, injury or loss.
2. You must tell us about any insurance related incidents of loss, damage (such as fire, water damage, theft or an accident) or liability as soon as possible whether or not they give rise to a claim. You must 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 payments.
3. You must report any loss, theft, attempted theft or malicious damage to the police immediately.
4. If you or anyone acting on your behalf have intentionally concealed or misrepresented any information or circumstance that you had a responsibility to tell us about, or engaged in any fraudulent conduct, or made any false statement relating to this insurance, we will:
  - void the policy in the event of any fraud which occurred during the application process, which means we will treat the policy as if it had never existed; or
  - terminate the policy with effect from the date of any fraud which occurred during the period of insurance;
 and in either case, we will:
  - not return to you any premium paid;
  - not pay any fraudulent claim or a claim which relates to a loss suffered after any fraud;
  - seek to recover any money from you for any claim we have already paid which is later established as invalid, including the amount of any costs or expenses we have incurred;
  - inform the police, other financial services organisations and anti-fraud databases.
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;

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

If the policy is cancelled, either by 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.

Where either you or we cancel your policy and you pay under a credit agreement 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.

6. The 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. Your duty to check information and tell us of any changes. It is important you check your most recent Proposal Form as this sets out the information we were given when we agreed to provide you with the cover and the terms of your policy.

Although we may undertake checks to verify your information, you must take reasonable care to ensure all information provided by you or on your behalf is accurate and complete.

You must tell us immediately if any of your information is incorrect or changes. If we have wrong information this may result in an increased premium and/or claims not being paid in full, or your insurance may not be valid and claims will not be paid. If in doubt about any information please contact us as soon as possible.

Changes to information we need to be informed of include, but are not limited to, these situations:

- a temporary or permanent change of address;
- if your home becomes unoccupied or unfurnished;
- a change of occupancy (e.g. becoming let, sublet or part let);
- if the costs of rebuilding your home in full or replacing all of your contents as new exceed the limits shown in your schedule;
- if you or anyone currently living with you has a conviction, pending prosecution or a police caution for any offence other than driving offences;
- if you or anyone currently living with you have been declared bankrupt, are subject to bankruptcy proceedings or have received a County Court Judgment (CCJ) or other judgements in relation to debt;
- if you change your occupation;
- if your home is being used for business or professional purposes;
- if your home is not in a good state of repair;
- if your home is undergoing structural alteration, structural repair, restoration or renovation.

Any 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.

If the changes are unacceptable to us and we are no longer able to provide you with cover, we or you can cancel your policy, as set out under Condition 5.

If you have given us inaccurate information this can affect your policy in one or more of the following ways:

- 1) If we would not have provided you with any cover we will have the option to:
  - a. void the policy, which means we will treat it as if it had never existed and repay the premium paid; and
  - b. seek to recover any money from you for any claims we have already paid, including the amount of any costs or expenses we have incurred.
- 2) If we would have applied different terms to your cover, we will have the option to treat your policy as if those different terms apply.
- 3) If we would have charged you a higher premium for providing your cover, we will have the option to charge you the appropriate additional premium to be paid in full.

9. Unoccupancy Condition - When your home is wholly or partly unoccupied it is a condition precedent to liability that:

- All gas and electrical services within your home are switched off at the mains except for any electrical circuits required to maintain any fire and intruder alarm, security protections, timed lights, heating systems, fridges or freezers.
- The water system to your home must be isolated at the mains and completely drained or the heating systems has been set at a minimum temperature of 5 degrees Celsius during the period 1st October to 1st April each year.
- All accumulations of mail or other combustible waste materials that form ready fuel for a fire should be removed from within the Unoccupied portion of your home.
- The Unoccupied portion of your home must be secured against unlawful entry by closing and locking its doors and windows and setting all its security and alarm systems.
- The Unoccupied portion of your home is subject to a programme of comprehensive internal and external inspections undertaken by an authorised representative of you to ensure continued compliance with the other terms of this condition. Inspections should commence within the initial 14 days following your home becoming Unoccupied and continue at intervals not exceeding 14 days thereafter. Inspection results are to be recorded and retained at a separate location during the period of unoccupancy; and any new accumulations of junk mail found during such inspection should be removed
- The insurers are to be notified within 7 days in the event of damage or unauthorised entry to the Unoccupied area becoming evident or known to you or your representative.
- An increased excess of £500 attaches in respect of Events 3, 5, 6, 8 and 10.



## 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 used for clerical purposes 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.

9. We will not pay any claim where the property is used as a short term let (under 6 months continuously) Holiday Let or Holiday Rental.

## 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

Insurance Department

Ross & Liddell,  
60 St. Enoch Square  
Glasgow  
G14AW

as they will generally be able to provide you with an immediate response to your satisfaction.

If we cannot resolve your complaint straight away we will aim to resolve your concerns as soon as possible and 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: 08000234567 for people phoning from a "fixed line" (for example a landline at home)

0300 123 9 123 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](mailto: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.

## 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](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

## OPTIONAL EXTENSIONS

### RLC1 – HOLIDAY HOME COVER

**Contents** cover is available for your holiday/second home up to a £50,000 total Sum Insured. Malicious Damage, Theft and attempted theft, Escape of water, Oil Leaking from any fixed appliance, pipe or tank and Accidental damage are reinstated to provide full cover whilst the property is unoccupied for any period in **excess** of 45 consecutive days subject to compliance with the unoccupancy conditions on page 7 of the policy wording. An increased excess of £250 will apply to all claims under the Accidental Damage peril.

**Only applicable if stated on the certificate**

## MAKING A CLAIM

If you need to make a claim you should report the damage directly to the insurer appointed adjusters, QuestGates, who can be contacted via their 24-hour claims line 0800 195 5684 or via an email to [private@questgates.co.uk](mailto:private@questgates.co.uk).

Please make contact as soon as possible upon discovery of any loss or damage.

If you do have to intimate a claim you will need to provide your Ross and Liddell reference number, your name, address, & telephone number(s); the place where the loss or damage occurred and what caused the loss or damage.

## CLAIMS PROCESSES

As the owner of the property, the control of the claim is in your hands, allowing you to negotiate suitable timescales for replacement or repair to your property.

Owners should report the damage directly to QuestGates who will assess whether a loss adjuster home visit is required. Alternatively, they will ask the owner to obtain two repair estimates, provide proof of ownership and/or valuations and photographs of the damaged or lost items. This procedure allows the owners to use their own suppliers or, if appropriate, negotiate a cash settlement so they can carry out their own repairs.

On receipt of the requested documentation and once satisfied with costing the loss adjuster will provide repair or replacement authorisation to you, subject to policy cover and policy excess.

If during any part of the claims process you are unhappy with the advice being provided or level of service, please contact our insurance department who will intervene accordingly.

### **Zurich Insurance plc**

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.