

Home Contents Insurance Policy document



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Data protection statement

Zurich takes the privacy and security of your personal information seriously. We collect, use and share your personal information so that we can provide policies and services that meet your insurance needs, in accordance with applicable data protection laws.

The type of personal information we will collect includes: basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

We and our selected third parties will only collect and use personal information (i) where the processing is necessary in connection with providing a quotation and/or contract of insurance; (ii) to meet our legal or regulatory obligations; (iii) where you have provided the appropriate consent; (iv) for our 'legitimate interests'.

It is in our legitimate interests to collect personal information as it provides us with the information that we need to provide our services more effectively including providing information about our products and services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

A full copy of our data protection statement can be viewed via www.zurich.co.uk/dataprotection

How you can contact us

If you have any questions or queries about how we use your data, or require a paper copy of the statement, you can contact us via gbz.general.data.protection@uk.zurich.com or alternatively contact our Data Protection Officer at Zurich Insurance, Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

Important notes

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- check your personal data against counter fraud systems
- use your information to search against various publicly available and third party resources
- use industry fraud tools including undertaking credit searches and to review your claims history
- share information about you with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If you provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in your case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. You may face fines or criminal prosecution. In addition, Zurich may register your name on the Insurance Fraud Register, an industry-wide fraud database.

Claims history

We may pass information relating to claims or potential claims to the Claims and Underwriting Exchange Register (CUE), where the data is controlled by the Motor Insurers' Bureau, and other relevant databases.

We and other insurers may search these databases when you apply for insurance, when claims or potential claims are notified to us or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

This helps to check information provided and prevent fraudulent claims.

Our complaints procedure

For the purposes of this complaints procedure 'you' also applies to **insured persons**.

Our commitment to customer service

We are committed to providing a high level of customer service. If you feel we have not delivered this, we would welcome the opportunity to put things right for you.

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 usual contact at Ross and Liddell, as they will generally be able to provide you with a prompt response to your satisfaction.

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

Many complaints can be resolved within a few days of receipt

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

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 and claims processes

For the purposes of the Making a Claim and Claims Processes sections 'you' also applies to **insured persons**.

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.

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 & Liddell reference number, your name, address and 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.

Your Home Contents Insurance policy

This section forms part of **your** Property Owners policy.

This section of the Property Owners policy, its schedule and its endorsements should be read together as if they are one document.

We will provide the insurance in the manner and to the extent set out in this policy during any period of insurance but only in respect of those **insured persons** that are shown as being **insured persons** in the **insurance arrangement** provided always that **you** have paid the appropriate premium and **we** have accepted it.

Our liability will in no case exceed any sum insured or other limit of indemnity stated in this policy, the schedule or any endorsement to this policy.

It is **your** responsibility to ensure that **insured persons** have full details of this insurance and that **insured persons** agree to observe and comply with the terms and conditions of this policy.

Any reference to the singular will include the plural and vice versa.

Any reference to any statute or statutory instrument will include any amendments thereto or re-enactment thereof.

Any heading in this policy is for ease of reference only and does not affect its interpretation.

Law applicable to this contract

In the UK the law allows both **you** and **us** to choose the law applicable to this contract. This contract will be subject to the relevant law of England and Wales, Northern Ireland, Scotland, the Isle of Man or the Channel Islands depending upon **your** address stated in the schedule. If there is any dispute as to which law applies it will be English law. The parties agree to submit to the exclusive jurisdiction of the English courts.

This is a legal document and should be kept in a safe place.

Please read this policy, any schedule and endorsements carefully and if they do not meet **your** needs contact Ross & Liddell.

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 the **insured person** is responsible. The standard policy **excess** is £50 unless shown otherwise in the policy schedule.

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 the schedule or policy wording for the sections concerned.

Family

The **insured person's** husband, wife or partner, children, relatives or other people (other than tenants or paying guests) all permanently living in the home.

Insurance arrangement

The administrative process operated by **you** and by which the **insured person** has been added to or included in the insurance provided under this policy.

Insured person

Any person of a category stated in the schedule who has been included under this policy in accordance with the **insurance arrangement**.

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 the **insured person** or the **insured person's family** or for which the **insured person** is **you** are responsible and is covered in and away from the home.

Unoccupied

If the home is either:

- a) not permanently lived in by the **insured person** (or a person the **insured person** has authorised), for more than 45 days in a row; or
- b) 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).

We, us or our

Zurich Insurance Company Ltd.

You, your or yours

The organisation or entity stated in the schedule as the policyholder.

Contents Section

Contents are:

- a) household goods and personal property
- b) **valuables** – up to 12.5% of the total sum insured
- c) satellite television-receiving equipment and television and radio aerials
- d) **money** or the unauthorised use of a charge, credit or debit card up to £500 the **insured person** and the **insured person's family** must keep to **your** card issuer's conditions)
- e) pedal cycles up to £500 for any one pedal cycle including accessories
- f) office equipment used for the **insured person's** business, profession or trade up to £10,000
- g) laptop computers, computer software, tablet computers and electronic toys
- h) loss of oil or metered water up to £1,000 following accidental damage to the water or heating system.

Contents are not:

- i) **vehicles and craft** and their accessories other than removable audio and satellite navigation equipment not in the vehicle
- ii) deeds and documents other than driving licenses, passports or proof-of-age cards
- iii) documents and certificates showing ownership of shares, bonds and other financial investments
- iv) animals
- v) any part of the structure, decorations or permanent fixtures and fittings
- vi) business stock
- vii) items the **insured person** has more specifically insured by this or any other policy
- viii) 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:

- a) the **insured person** or the **insured person's** own or which **you** or they are responsible for
- b) the **insured person's** domestic employees who live in the **insured person's** home.

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:

- i) £250 for **contents** belonging to domestic employees
- ii) £5,000 for theft of **contents** which are stored in garages or outbuildings at the **insured person's** home.

1. Fire, lightning, explosion or earthquake.
2. Riot.
3. Malicious damage, but not if caused by the **insured person** or the **insured person's family**, tenants or paying guests.
4. Aircraft, animals or vehicles hitting the buildings.
5. Storm or flood.
6. Theft or attempted theft but not:
 - a) if caused by deception
 - b) while the home is lent, let or sublet unless violence and force are used to break into or out of the **insured person's** home.
7. Subsidence or ground heave of the site the **insured person's 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:
 - a) audio, hi-fi, television (including satellite receivers and set top boxes), video game consoles, DVD, video or telecommunication equipment but not mobile phones
 - b) computers (but not laptop computers, computer software, tablet computers or electronic toys)
 - c) satellite television-receiving equipment or television and radio aerials.
14. Accidental damage to the **contents** but not damage:
 - a) excluded under events 1 to 13, caused by a person the home is lent, let or sublet to
 - b) to clothing or contact lenses
 - c) to **contents** in the open.

Your liability to others

15. **We** cover the **insured person** or the **insured person's 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:

- a) £10,000,000 for an accident to the **insured person's** domestic employees
- b) £2,000,000 for an accident to any other person or property.

We will not pay if the liability arises from the **insured person** or the **insured person's family**:

- i) owning the **insured person's** home
- ii) owning or occupying any other premises
- iii) owning or using vehicles and craft (other than hand-or foot-propelled boats that the **insured person** or the **insured person's** do not own).

We will not pay if the liability arises from:

- 1) death, injury or illness of the **insured person** or the **insured person's family**
- 2) loss of or damage to any property owned by the **insured person**, the **insured person's family** or the **insured person's** domestic employees or that the **insured person** or the **insured person's** family are responsible for
- 3) the **insured person** or the **insured person's family** passing on any illness or virus
- 4) a contract that says the **insured person** or the **insured person's family** are liable for something which the **insured person** or the **insured person's** would not otherwise have been liable for
- 5) any dog described in the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991
- 6) 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 the **insured person's** home.
17. Temporary removal – **we** will pay up to £5,000 for loss of or damage to the **insured person's contents** while temporarily removed from the **insured person's** home to within the United Kingdom, the Isle of Man, the Channel Islands or the Republic of Ireland caused by:
 - a) events 1, 2, 4, 5, 7, 8, 9 and 10
 - b) theft from:
 - i) a deposit box in a bank
 - ii) a building where the **insured person** or the **insured person's family** work
 - iii) a house or flat where the **insured person** or the **insured person's family** are temporarily living
 - iv) 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:

- i) loss of or damage to **contents**:
 - 1) removed for sale, exhibition or storage
 - 2) in the open caused by storm or flood
- ii) theft of **money** from a building where the **insured person** or the **insured person's family** work
- iii) 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 the **insured person's 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:

- a) damage to china, glass and similar brittle items, unless they have been packed by professional packers;
- b) loss or damage that is not reported to **us** within seven days of **your contents** being delivered to the **insured person's** new home.

19. **Gifts** – **we** will increase the **insured person's** sum insured by £5,000:

- a) one month before and after Christmas or a similar religious festival to cover **gifts** and related additional purchases
- b) one month before and after the wedding day of the **insured person's** or any member of the **insured person's family** to cover wedding **gifts** and related purchases in the **insured person's** home, at the reception, in the couple's marital home or being transported between any of these places.

20. **Tenant's cover** – if the **insured person** is the tenant of their home, **we** will pay for loss or damage caused by the following events:

- a) fire, lighting, explosion or earthquake
- b) riot
- c) malicious Damage (but not if caused by the **insured person** or the **insured person's family**, tenants or paying guests)
- d) aircraft, animals or vehicles hitting the buildings
- e) storm, including weight of snow, or flood, but not to fences, gates, hedges or railings
- f) theft or attempted theft unless this is caused by deception
- g) 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
- h) falling trees or branches, lampposts or telegraph poles
- i) oil leaking from any fixed appliance, pipe or tank
- j) accidental breakage of fixed glass, fixed sanitary ware or ceramic hobs in fixed kitchen furniture
- k) breakage or collapse of satellite television-receiving, equipment or television and radio aerials
- l) 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:
 - i) fixtures and fittings, greenhouses and sheds **you** have installed at **your** home and for which **you** are responsible;
 - ii) 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 the **insured person** cannot get back as a result of serving as a juror.

22. **Alternative accommodation** – if the **insured person's** 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 the **insured person's** pets), or ground rent which the **insured person's** has to pay, for the time necessary for the **insured person's** 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 the **insured person's** home if the **insured person** loses their house keys anywhere in the world.

24. **Fatal accident cover** – **we** will pay £10,000 if the **insured person** or the **insured person's** husband, wife or partner die within 30 days as a direct result of:
- a) an accident, assault or a fire in the **insured person's** home
 - b) an accident while travelling in the British Isles as a fare-paying passenger in any road or rail vehicle
 - c) an assault away from the **insured person's** 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 the **insured person's** fridge or freezer that the **insured person's** 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 the **insured person's** home following loss or damage caused by events 1 to 10 while they are in the **insured person's** home or in the offices of the **insured person's** mortgage lender, solicitor or bank.
28. **Downloaded music and other information** – **we** will pay for the cost of replacing music and other downloaded information the **insured person's** has 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. Any repair accounts or invoices to substantiate the **insured person's** claim should be provided to **us** if available, as this will help **us** to settle the claim quicker. **We** will take off an amount for wear and tear:

- a) on clothing and household linen that cannot be repaired
- b) if the **insured person's** sum insured is less than the full cost of replacing all the **insured person's contents** as new.

When **we** pay the **insured person's** claim, **we** will deduct a £50 policy **excess** from the settlement amount unless stated differently in the **insured person's** 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 Possesions Section

Events

We cover anywhere within the UK (or anywhere in the world – if shown in the 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 the **insured person** or the **insured person's family** or for which the **insured person** or the **insured person's** are responsible.

We will not pay for:

- a) theft from an unattended motor vehicle unless the vehicle was securely locked and the property was hidden in a glove or luggage compartment
- b) unauthorised use of a charge, credit or debit card by the **insured person** or a member of the **insured person's family**
- c) 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
- d) theft of pedal cycle accessories, unless they are stolen with the pedal cycle
- e) loss of or damage to:
 - i) sports equipment while it is being used
 - ii) contact lenses
 - iii) mobile phones
 - iv) a pedal cycle while **you** are using it for racing, pacemaking or trials
 - v) household goods
 - vi) vehicles and craft and their accessories other than removable audio and satellite navigation equipment not in the vehicle
 - vii) deeds and documents
 - viii) documents and certificates showing ownership of shares, bonds and other financial investments
 - ix) laptop or tablet computers.

Unspecified personal possessions

- a) 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)
- b) up to £500 for any one unspecified pedal cycle including accessories
- c) up to £500 for loss of **money** or the unauthorised use of a charge, credit or debit card. the **insured person** or the **insured person's family** must keep to the **insured person** or the **insured person's** 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 the 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 the schedule/certificate.

Conditions which apply to this section

1. The **insured person** must do all they can to prevent and reduce any costs, damage, injury or loss.
2. **We** may cancel this section or the insurance in respect of any **insured person** by giving **you** seven days prior written notice at **your** last known registered address via special delivery mail except that five days prior written notice will be given when cancellation is for non-payment of premium.

You may cancel this section by giving 30 days written notice to **us**.

You will be responsible for notifying all **insured persons** of policy cancellation by **us** or **you**. An **insured person** has no right to cancel this policy but an **insured person** may cancel their own cover under this policy by giving 14 days written notice to **you** at **your** last known registered address.

The insurance in respect of an **insured person** will cease immediately following their death or in the event they cease to be a member.

In the event of cancellation of this policy by **us** or **you** **we** will refund **you** the balance of premium **we** have been paid for the period of insurance calculated from date of cancellation to expiry of the period of insurance. **You** will be responsible for distributing to each **insured person** their proportion of any refund and informing them that premium will no longer be collected.

In the event of an **insured person** cancelling their cover or cancellation of an **insured person's** cover by **us** **we** will refund **you** the balance of premium **we** have been paid for the period of insurance in respect of that **insured person** calculated from date of cancellation to expiry of their period of insurance except that no refund will be allowed where in respect of the **insured person** a claim has been paid or is payable or an event has occurred which could give rise to a claim under this policy. **You** will be responsible for passing on to the **insured person** any refund **we** provide to **you**.

3. **You** will advise **us** as soon as reasonably possible in writing of any alteration which materially affects the risk insured under this section including any alteration in **your** activities or those in which the **insured persons** participate by virtue of their association with **you**.

Where in **our** reasonable opinion the material alteration constitutes an increase in risk **we** will be under no obligation to accept the revised risk and will be deemed not to have done so until **we** confirm **our** written acceptance of it. Where **we** do accept the amended risk **we** reserve the right to amend the premium or other terms of this section.

You will be under no obligation to accept the revised terms but if **you** do not do so **we** may cancel this section in accordance with condition 2 (Cancellation).

You will be responsible for notifying each **insured person** of their proportionate share of any additional premium and must do so within 14 days of **us** having confirmed to **you** the total additional premium due.

If **you** accept the revised terms but an **insured person** does not the **insured person** may cancel their cover in accordance with condition 2 (Cancellation). Provided an **insured person** notifies their request for cancellation of cover within 14 days of **you** informing them of their additional premium **we** will waive such charge.

If an **insured person** does not pay their proportion of the additional premium **we** will cancel their cover in accordance with condition 2 (Cancellation).

If **you** do not notify **us** of any such change **we** may exercise one or more of the options described in clauses c) i), ii) and iii) of the Fair Presentation of the Risk condition of the Property Owners policy but only with effect from the date of the change in circumstances or material facts.

4. Unoccupancy Condition – when the **insured person's** home is wholly or partly unoccupied it is a condition precedent to liability that:
 - a) all gas and electrical services within the **insured person's** 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
 - b) 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
 - c) 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 the **insured person's** home
 - d) the Unoccupied portion of the **insured person's** home must be secured against unlawful entry by closing and locking its doors and windows and setting all its security and alarm systems
 - e) the Unoccupied portion of the **insured person's** home is subject to a programme of comprehensive internal and external inspections undertaken by an authorised representative of the **insured person** to ensure continued compliance with the other terms of this condition. Inspections should commence within the initial 14 days following the **insured person's** 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

- f) **we** are to be notified within seven days in the event of damage or unauthorised entry to the Unoccupied area becoming evident or known to **you** or **your** representative.
- g) an increased excess of £500 attaches in respect of Events 3, 5, 6, 8 and 10.

Exclusions which apply to this section

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:
 - a) deliberate or criminal acts by **you** or **your family**
 - b) gradual causes including deterioration or wear and tear
 - c) mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot
 - d) any process of cleaning, repair or alteration
 - e) vermin, insects or chewing, scratching, tearing or fouling by pets
 - f) electrical or mechanical failure or breakdown
 - g) faulty design, materials or workmanship
 - h) the failure of a computer chip or computer software to recognise a true calendar date
 - i) computer viruses
 - j) ionising radiation, radioactivity, nuclear fuel, nuclear waste or equipment
 - k) war, revolution or any similar event
 - l) pollution or contamination which was:
 - i) the result of a deliberate act
 - ii) expected and not the result of a sudden, unexpected and identifiable incident.
- 8 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 Any claim where the property is used as a short term let (under six months continuously) Holiday Let or Holiday Rental.

Optional Extension

RLC1 – Holiday home cover

Contents cover is available for the **insured person's** 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 14 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.

Zurich Insurance Company Ltd

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