

RAC Insure

Your household insurance
policy document



RAC

Your policy

Welcome to **Your Household** policy Terms & Conditions. Please read this information carefully. If after reading this information **You** have any questions, please contact RAC Insure Customer Service on – 0870 600 1264.

These are legal documents. Please keep them safe.

Useful telephone numbers

Claims Helpline

0870 600 1268

In the event of **You** needing to make a claim, call the above number. Lines are open 8am-6pm Monday to Friday and 9am-2pm on Saturday.

Customer Services

0870 600 1264

RAC Insure Customer Service Team is available to help **You** with any questions **You** may have regarding **Your** policy. Lines are open 8am-8pm Monday to Friday and 9am-2pm on Saturday.

Motor and Caravan
Insurance Quotations

0800 678 000

You can also obtain flexible quotations for motor and caravan insurance. Call now for a free no obligation quotation from an experienced adviser.

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How to find out what **You** are covered for

Your Household policy is made up of two important documents:

- 1 this policy booklet
- 2 the policy schedule

The policy booklet describes in detail the different covers available.

The policy schedule identifies **Your** cover - which parts of the policy apply in **Your** case and should be read in conjunction with the policy booklet.

Please check these documents carefully to see that they meet **Your** requirements.

If **You** are not sure about anything please talk to **Us** as soon as possible.

Wherever the following words or expressions appear in bold in the policy they have the meanings given here.

The Insurer/We/Us/Our

The **Insurer** named in the schedule.

Insured/You/Your

The person or persons named in the schedule.

Family

You, **Your** partner and other members of **Your Family** who permanently reside with **You**.

Home

The house, bungalow or self contained flat/maisonette, together with its garages and domestic outbuildings at the address shown in the schedule all within the boundaries of the land belonging to the **Home** used for private residential purposes.

Buildings

The **Home** being built of brick, stone, or concrete, and roofed with slates, tiles, asphalt or metal, including landlords fixtures and fittings, its garages and domestic outbuildings, permanent swimming pools, hardcourts, paved terraces, patios, drives, paths, walls, gates and fences, all within the boundaries of the land belonging to the **Home** used for private residential purposes.

Contents

What is insured:

Household goods, **Valuables** and belongings, owned by, or the legal responsibility of, **You** or a member of **Your Family** when in **Your Home**, and tenants fixtures and fittings.

Visitors' **Personal Effects** up to £1,000 when in **Your Home**, unless otherwise insured.

What is not insured:

- 1 Mechanically propelled or assisted vehicles (other than domestic gardening machinery), caravans, watercraft, aircraft, hovercraft, boats, and parts or accessories for any of them;
- 2 Swimming pool covers
- 3 Pets and livestock;
- 4 Any part of the structure, ceilings or decorations of the **Home**;
- 5 Property more specifically insured
- 6 Bonds, bills of exchange, promissory notes, and securities for money;
- 7 Property used for Business or Trade purpose
- 8 Plants, trees or any growing matter
- 9 Contact or corneal lenses.

Personal Effects

Personal property which is designed to be worn or carried about the person.

Definitions continued

Valuables

Articles of gold, silver, and other precious metals, jewellery, clocks, watches, photographic equipment, binoculars, furs, curios, pictures, and other works of art, audio and audio visual equipment and home computer equipment, and collections of stamps, coins, and medals, all belonging to or the legal responsibility of **You** or **Your Family**.

Money

Personal money held for private purposes by **You** or **Your Family**, including coin and bank notes used as legal tender, postal stamps (not in a collection), postal and money orders, cheques including travellers cheques, saving and trading stamps, savings certificates and bonds, luncheon vouchers, travel tickets for the period from the date of the loss to the expiry of the original ticket and gift tokens.

Credit Cards

Credit, Cheque, Debit, or Cash Cards all held for social domestic or charitable purposes.

Pedal Cycle

Non-mechanically propelled **Pedal Cycle(s)**.

Unoccupied

- a Insufficiently furnished for normal occupation;
- b Furnished, but has not been lived in by **You** or by a person authorised by **You** for more than 30 consecutive days.

Cost of Rebuilding

The full cost of reconstruction of the **Buildings** in the same form, size, style and condition as when new, including the cost of complying with any government or local authority requirements, fees and associated costs.

Index Linking

Buildings

The sum insured on **Buildings** will be adjusted monthly by the percentage movement in the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors or an alternative index. No charge will be made for the changes in the sum insured, which will occur monthly, but the next renewal premium, will be calculated on the adjusted sum insured.

Contents and Personal Possessions

The sum insured on **Contents** and personal possessions will be adjusted monthly by the percentage movement in the durable household goods section of the General Index of Retail Prices or an alternative index. No charge will be made for the changes in the sums insured, which will occur monthly, but the next renewal premium, will be calculated on the adjusted sum insured.

Please refer to the policy conditions for reporting claims, in particular Condition 9.

- 1 Check that the claim is covered by **Your** policy. Each Section of the policy tells **You** what is insured and what is not insured. **You** should also read the General Exclusions.
- 2 Ring the telephone number detailed on **Your** policy schedule. to tell them about **Your** claim. If **You** need help and advice about **Your** claim **We** will be happy to assist **You**.
- 3 The **Insurer** may be able to settle **Your** claim from the information **You** give them when reporting it. If not, the **Insurer** may need further information, or ask **You** to provide documentation in support of **Your** claim. A claim form may need to be completed by **You**.
- 4 The **Insurer** may be able to secure discounts on the replacement of items. The **Insurer** has the right to choose whether to settle **Your** claim by replacement, repair, reinstatement or cash. If the **Insurer** agrees to a cash settlement instead of replacement the **Insurer** has the right to limit the cash settlement to an amount equal to the discounted replacement price the **Insurer** would otherwise have paid. This helps the **Insurer** to control claims costs and premiums.

The Insurer's contract with You

This policy is a contract between the **Insurer** and **You** for any period of insurance for which the **Insurer** has accepted **Your** premium.

The proposal and declaration which **You** signed forms part of this contract.

The schedule and any endorsements are all part of the policy and are to be read as one document and any word or expression used with a specific meaning in any of them has the same meaning wherever it appears.

You are insured against legal liability loss or damage under the sections specified in the schedule during any one period of Insurance set out in the schedule. The Insurance is subject to the terms, conditions and general exclusions of the policy.

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

Please read this policy carefully and ensure that it meets **Your** requirements.

If **You** have a query please contact **Us** immediately.

You should keep this policy in a safe place.

You may need to refer to it if **You** make a claim.

This section only applies when shown in the schedule

What is insured	What is not insured
Loss of or damage to the Buildings by the following causes.	The first £50 of any claim other than for Cause 3. Loss or damage due to any gradually operating cause.
1 Fire, smoke, lightning, explosion, earthquake.	1 Loss or damage caused by smog, industrial or agricultural operations.
2 Storm or flood.	2 a Loss or damage caused by frost, subsidence, heave or landslip; b Loss or damage to fences or gates.
3 Subsidence or heave of the site beneath the Buildings , or Landslip.	3 Loss or damage to swimming pools, hardcourts, paved terraces patios, drives, paths, walls, gates and fences, unless the main building of the Home is damaged at the same time and by the same cause. Loss or damage caused by: a the normal settlement or bedding down of new structures; b the settlement or movement of made up ground; c coastal or river erosion; d defective design or faulty workmanship or the use of defective materials or inadequate construction of foundations. Loss or damage to solid floor slabs resulting from their movement unless the foundations beneath the exterior walls of the main building of the Home are damaged at the same time and by the same cause. Loss or damage which originated prior to inception of this policy.

Section 1 Buildings continued

What is insured	What is not insured
	<p>Loss or damage resulting from;</p> <ul style="list-style-type: none"> i demolition, construction, structural alteration or repair to the Buildings; ii groundworks or excavation. <p>Any loss or damage where; compensation is provided by contract of legislation.</p> <p>Damage to the Buildings caused by the action of chemicals on or the reaction of chemicals with any materials, which form part of the Buildings.</p> <p>The first £1,000 of any subsidence claim.</p>
<p>4 Riot, civil commotion, strikes, labour and political, disturbances.</p>	
<p>5 Malicious acts or vandalism.</p>	<p>5 Loss or damage caused after the Buildings have been left Unoccupied. Loss or damage caused by You or Your Family or any person lawfully in Your Home.</p>
<p>6 Escape of water from, or freezing of water in, fixed water or heating installation or plumbed in domestic appliance.</p>	<p>6 Loss or damage caused after the Buildings have been left Unoccupied. Repairs to tanks, pipes or appliances unless caused by freezing. Loss or damage caused by the action of chemicals on or the reaction of chemicals with any materials, which form part of the Buildings. Loss or damage by subsidence ground heave or landslip.</p>
<p>7 Impact with the Buildings by aircraft or aerial devices, vehicles, or any article dropped from them, and animals.</p>	<p>7 Loss or damage caused by domestic pets.</p>

What is insured	What is not insured
<p>8 Theft or attempted theft.</p>	<p>8 Loss or damage caused after the Buildings have been left Unoccupied. Loss or damage whilst the Buildings or any part of them are lent, let, sub-let or occupied by anyone other than You or Your Family, except where there is forcible and violent entry or exit.</p> <p>Loss or damage caused by any person lawfully in Your Home.</p>
<p>9 Escape of oil from any fixed heating installation.</p>	<p>9 Loss or damage caused after the Buildings have been left Unoccupied.</p>
<p>10 Falling trees or branches.</p>	<p>10 Loss or damage to gates or fences.</p> <p>The cost of the removal of the tree or branch unless damage has been caused to the Buildings by its fall.</p> <p>Loss or damage caused by felling, lopping or topping of trees.</p>
<p>11 Falling television or radio aerials, their fittings and masts and satellite dishes.</p>	<p>11 Loss or damage to the aerials, aerial fittings, satellite dishes or masts.</p>

Section 1 Buildings continued

Basis of Claims Settlement

- a **We** will pay up to the sum insured for **Buildings** shown in the schedule (plus any **Index Linking** adjustment applicable) for the **Cost of Rebuilding**, repairing or replacing the damaged parts of the **Buildings**, inclusive of any amount which may become payable under Extension A of Section 1 of this policy.
- b If the **Buildings** are not rebuilt or repaired **We** will pay at **Our** option the difference between the value of the **Buildings** prior to the loss or damage and the value of the **Buildings** following the loss or damage.
- c If the **Buildings** have not been maintained in a good state of repair a deduction will be made for wear and tear.
- d If at the time of any loss or damage the sum insured is less than the **Cost of Rebuilding** **We** will pay the cost of repair or replacement less a deduction for wear and tear.
- e **We** will not pay for the cost of replacing any undamaged items forming part of a set, or suite, or other article of a uniform nature, design or colour when damage occurs to a specific part or within a clearly definable area and replacements cannot be matched.

Automatic Reinstatement

We will not automatically reduce the sum insured by the cost of any claim provided that the repair or reinstatement has been completed and any recommendations to prevent further damage have been carried out.

What is insured	What is not insured
<p>The following extensions are automatically included under the Buildings section.</p>	<p>The first £50 of any claim made under the extensions</p>
<p>A Additional Expenses</p> <p>We will pay the reasonable costs necessarily incurred by You with Our written consent as a result of loss or damage by any of the Causes 1 - 11 of Section 1 of this policy for:</p> <ul style="list-style-type: none"> a architects, surveyors, legal and other fees, not exceeding 12.5% of the Building sum insured; b the cost of clearing the site and making the Buildings safe; c the additional cost of rebuilding or repair of the damaged part of the Buildings solely to comply with any government or local authority requirements unless You were given notice of the requirement before the loss or damage occurred. 	<ul style="list-style-type: none"> a Fees for preparing any claim. c Any cost resulting from a notice served on You prior to the date of destruction or damage.
<p>B Alternative Accommodation</p> <p>We will pay the reasonable cost incurred with Our written consent of comparable alternative accommodation up to a limit of 15% of the Buildings sum insured if the Home is rendered uninhabitable as a result of loss or damage by any of the Causes 1 - 11 of Section 1 of this policy, during the period necessary for reinstatement.</p>	

Extensions to Section 1 continued

What is insured	What is not insured
<p>C Glass or Sanitary Ware</p> <p>We will pay for the cost of replacement or repair following accidental breakage of fixed glass in windows, doors, fanlights, skylights or fixed sanitary ware in the Buildings, ceramics hobs fixed to and forming part of the Home.</p>	<p>C</p> <p>Loss or damage caused after the Buildings have been left Unoccupied</p> <p>Loss or damage to ceramic hobs in movable cookers.</p> <p>Loss or damage to secondary double glazing whilst removed for any reason.</p> <p>Malicious damage caused by You, Your Family or any person lawfully in Your Home.</p>
<p>D Underground Pipes and Cables</p> <p>We will pay the cost of repair following accidental damage by external means to cables, underground pipes, or underground tanks, all servicing the Home and for which You are responsible.</p>	<p>D</p> <p>Loss or damage caused whilst cleaning or attempting to clear a blockage.</p> <p>Any costs arising from clearance of a blockage not directly resulting and from a breakage of the pipe.</p>
<p>E Your Liability to the Public</p> <p>We will pay up to £1,000,000 for damages which You become legally liable to pay as compensation for accidental bodily injury, illness or disease to any person, accidental damage to material property, plus defence costs and expenses incurred with Our written consent in connection with any one incident or series of incidents arising out of one event during any period of insurance, incurred.</p>	<p>E</p> <p>Liability arising directly or indirectly from:</p> <ul style="list-style-type: none"> a any profession business or employment; b the use of lifts or mechanically propelled or assisted vehicles (other than gardening machinery and pedestrian controlled vehicles); c any agreements unless You would have been liable had the agreement been made.

What is insured	What is not insured
<p>a solely as owner (not as occupier) of the Buildings;</p> <p>b in connection with any previous private residence which You owned and occupied, and incurred by reason of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, provided that You had disposed of all legal title and interest at the time of any such occurrence.</p> <p>If You cancel or do not renew Section 1 of Your policy following sale of Your Home the cover provided by paragraph b for Your present Home will continue for seven years after this Section expires.</p>	<p>d death, injury, illness or diseases of any member of Your Family or a domestic employee;</p> <p>e loss of or damage to property occupied or in the custody of You, Your Family or any domestic employee;</p> <p>f Any willful or malicious act.</p> <p>i Liability arising more than seven years after the expiry or cancellation of Section 1 of this policy;</p> <p>ii if You are insured under a more recently effected or current policy.</p>
<p>F Purchasers Interest</p> <p>If You have contracted to sell the Buildings and the purchaser has not insured the property before completion, the purchaser will have the benefit of this section of this policy between exchange of contracts and completion of the sale provided the purchaser completes the purchase.</p>	

Optional extensions to Section 1

This cover does not apply unless the schedule states that Accidental Damage is included.

What is insured	What is not insured
<p>Accidental Damage to the Buildings.</p>	<p>Loss or damage whilst the Buildings or any part of them are lent, let or sub-let. Loss or damage caused by:</p> <ul style="list-style-type: none">a faulty workmanship, defective design, or the use of defective materials;b wear and tear, frost, damp, corrosion, atmospheric or climatic conditions or gradually operating cause, rot, rust, fungus, insects, vermin;c domestic pets;d movement, settlement or shrinkage in any part of the Buildings;e movement of the land belonging to the Buildings;f demolition or structural alteration or repair. <p>Any loss or damage otherwise shown as not insured under Section 1 of this policy.</p> <p>Market depreciation or the cost of maintenance or redecoration.</p> <p>The cost of repairing or replacing electrical or mechanical equipment following breakdown or misuse.</p> <p>The first £50 of any claim.</p>

This section only applies when shown in the schedule

What is insured	What is not insured
Loss of or damage to the contents in the Home by the following causes:	The first £50 of any claim. Loss or damage due to any gradually operating cause.
1 Fire, smoke, lightning, explosion, earthquake.	
2 Storm or flood.	
3 Subsidence or heave of the site beneath the Buildings , or landslip.	<p>3 Loss or damage caused by:</p> <ul style="list-style-type: none"> a the normal settlement or bedding down of new structures; b the settlement or movement of made up ground; c coastal or river erosion; d defective design or faulty workmanship or the use of defective materials or inadequate construction of foundations. <p>Loss or damage resulting from:</p> <ul style="list-style-type: none"> i demolition, construction, structural alteration or repair to the Buildings; ii groundworks or excavation.
4 Riot, civil commotion, strikes, labour and political disturbances.	
5 Malicious acts.	<p>5 Loss or damage caused after the Home has been left Unoccupied.</p> <p>Loss or damage caused by You or Your Family or any person lawfully in Your Home.</p>

Section 2 Contents continued

What is insured	What is not insured
<p>6 Escape of water from a fixed water or heating installation or plumbed in domestic appliance.</p>	<p>6 Loss or damage caused after the Home has been left Unoccupied. Damage to the installation or appliance from which the water escapes.</p>
<p>7 Impact with the Buildings by aircraft or aerial devices, vehicles, or any article dropped from them, and animals.</p>	<p>7 Loss or damage caused by domestic pets.</p>
<p>8 Theft or attempted theft.</p>	<p>8 Loss or damage caused after the Home has been left Unoccupied.</p> <p>Loss or damage whilst the Home or any part of it is lent, let, sub-let or occupied by anyone other than You or Your Family, except where there is forcible and violent entry or exit. Loss or damage caused by any person lawfully in Your Home.</p> <p>Loss or damage to Contents in Your garage in excess of £2,000 other than in a communal block of garages detached from the Home or in a garage which is situated outside the boundaries of the land of the Home where the limit is reduced to £1,000.</p>
<p>9 Escape of oil from any fixed heating installation.</p>	<p>9 Loss or damage caused after the Home has been left Unoccupied. Damage to the appliance from which the oil escapes.</p>
<p>10 Falling trees or branches.</p>	<p>10 Loss or damage arising from felling, lopping or topping of trees.</p>
<p>11 Breakage or collapse of television or radio aerials, aerial fittings, satellite dishes or masts.</p>	<p>11 Loss or damage arising from erection, dismantling or repair of radio aerials, aerial fittings, satellite dishes or masts.</p>

Basis of Claims Settlement

- a **We** will pay up to the sum insured for contents shown in the schedule for the full cost of replacing, reinstating or repairing as new (or at **Our** option **We** will replace as new) the lost or damaged **Contents**, with a deduction for wear and tear made only in respect of clothing, household linen and **Pedal Cycles**.
- b The maximum amount **We** will pay in respect of any one loss for **Valuables** is one third of the total sum insured on **Contents** unless otherwise agreed.
- c The maximum amount **We** will pay for any one item of **Valuables** is £2500 on **Contents** unless specifically insured.
- d If at the time of any loss or damage the total cost of replacing all of the **Contents** as new (less an allowance for wear and tear for clothing, household linen and **Pedal Cycles**) is greater than the sum insured for **Contents** shown in the schedule **We** will pay only that proportion of the loss which the sum insured bears to the replacement cost.
- e **We** will not pay for the cost of replacing any undamaged items forming part of a set, suite, or other article of a uniform nature, design or colour, including carpets, when damage occurs to a specific part or within a clearly definable area and replacements cannot be matched.
- f In the event of a claim under this section of the policy **We** reserve the right to request a valuation or recent evidence of value, or proof of purchase, to be produced before payment can be considered. In the event of loss or damage to any one article or pair or set of articles where the value exceeds £1,500 it will be necessary for a valuation (if not already provided) or recent evidence of value or proof of purchase to be produced before any payment can be considered.

Automatic Reinstatement

The sum insured for **Contents** shown in the schedule will not be reduced by the amount of any claim payment unless **We** give written notice to the contrary.

Christmas and Weddings

The sum insured for **Contents** shown in the schedule is automatically increased by 10% during the month of December and for 30 days before and 30 days after **Your** wedding day or that of a member of **Your Family**.

Extensions to Section 2

What is insured	What is not insured
<p>The following extensions are automatically included Under the Contents section</p>	<p>The first £50 of any claim made under these extensions.</p>
<p>A Temporary Removal of Contents</p> <p>We will pay for Contents lost or damaged by any of the Causes 1-11 of Section 2 of this policy whilst temporarily removed from the Home but remaining in Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands, up to 15% of the sum insured for Contents shown in the schedule.</p>	<p>A</p> <p>Loss or damage in a furniture depository.</p> <p>Loss or damage caused by storm or flood to property not in a Building.</p> <p>Loss or damage by theft unless forcible or violent entry to or exit from a Building.</p> <p>Loss or damage in Halls of Residence and student accommodation.</p> <p>Loss or damage to Contents not in a Building caused by malicious acts or vandalism.</p>
<p>B Alternative Accommodation</p> <p>We will pay the reasonable cost incurred with Our written consent of comparable alternative accommodation up to 15% of the sum insured for Contents shown in the schedule if the Home is rendered uninhabitable as a result of loss or damage by any of the Causes 1 - 11 of Section 2 of this policy.</p>	
<p>C Deep Freezer Contents</p> <p>We will pay for food in a domestic deep freezer in the Home made unfit for human consumption by a change in temperature within the freezer cabinet or contamination by refrigerant or refrigerant fumes up to a limit of £1,000.</p>	<p>C</p> <p>Loss due to the deliberate act of the supply authority.</p> <p>Loss if the freezer is more than 10 years old at the date of loss.</p>

What is insured	What is not insured
<p data-bbox="188 316 580 339">D Personal Money and credit cards</p> <p data-bbox="188 368 598 501">Within the limits of Great Britain, Northern Ireland, The Isle of Man, and the Channel Islands, and for up to 60 days anywhere else in the world in any one period of insurance.</p> <p data-bbox="188 529 594 580">Loss of Money belonging to You or Your Family up to £250 any one loss.</p> <p data-bbox="188 609 591 794">Your liability under the terms of issue of Credit Cards including cheque, debit, charge or cash cards issued in the British Isles to You or Your Family up to a maximum of £1,000 any loss, each held for private purposes.</p>	<p data-bbox="636 316 658 339">D</p> <p data-bbox="636 368 1050 446">Depreciation in the value of Money. Loss of Money caused by accounting errors or omissions.</p> <p data-bbox="636 475 1046 553">Loss of Money not reported to the policy within 24 hours of discovery of the loss.</p> <p data-bbox="636 582 994 633">Loss of Money held for business professional purposes.</p> <p data-bbox="636 662 1039 740">Any loss unless the terms and conditions under which the card was issued have been met.</p> <p data-bbox="636 769 1072 847">Any loss as a result of unauthorised use by a member of Your Family or a person residing with You.</p> <p data-bbox="636 876 1034 927">Loss caused by accounting errors or omissions.</p> <p data-bbox="636 956 863 979">Depreciation in value</p>
<p data-bbox="188 1011 415 1035">E Mirrors and Glass</p> <p data-bbox="188 1064 580 1171">We will pay for breakage of mirrors, glass tops to furniture, fixed glass in furniture, and ceramic hobs forming part of a movable cooker.</p>	<p data-bbox="636 1011 658 1035">E</p> <p data-bbox="636 1064 1057 1117">Loss or damage caused after the Buildings have been left Unoccupied.</p> <p data-bbox="636 1145 1072 1224">Malicious damage caused by You, Your Family, or any person lawfully in Your Home.</p> <p data-bbox="636 1252 1057 1305">Loss or damage to ceramic hobs fixed to and forming part of Your Home.</p>

Extensions to Section 2

What is insured	What is not insured
<p data-bbox="180 316 575 341">F Audio and Audio Visual Equipment</p> <p data-bbox="180 368 426 394">Accidental Damage to:</p> <ul data-bbox="208 424 544 611" style="list-style-type: none"><li data-bbox="208 424 359 450">i televisions;<li data-bbox="208 477 426 502">ii audio equipment;<li data-bbox="208 529 421 555">iii video recorders ;<li data-bbox="208 582 544 611">iv Home computer equipment. <p data-bbox="180 638 566 767">which are owned by You or Your Family or for which You are legally responsible, and which are used for private purposes, whilst in Your Home.</p>	<p data-bbox="636 316 650 341">F</p> <p data-bbox="636 368 1070 448">Loss or damage caused by mechanical or electrical breakdown or derangement or malfunction.</p> <p data-bbox="636 453 1070 501">Loss or damage to records, tapes discs or computer software.</p> <p data-bbox="636 505 1037 585">Loss or damage caused by cleaning, fitting, adjustment, repair dismantling of the apparatus.</p> <p data-bbox="636 590 1025 638">Damage caused after the Buildings have been left Unoccupied.</p> <p data-bbox="636 643 981 668">Wear and tear and depreciation.</p> <p data-bbox="636 695 1070 743">Malicious damage by You, Your Family, or any person lawfully in Your Home.</p>
<p data-bbox="180 799 400 825">G Tenants' Liability</p> <p data-bbox="180 852 594 877">(applicable if the Buildings are rented)</p> <p data-bbox="180 904 589 1038">Any amount which You become liable to pay as a tenant and not as an owner of the Buildings up to 20% of the sum insured for Contents shown in the schedule in respect of:</p> <ul data-bbox="180 1066 598 1252" style="list-style-type: none"><li data-bbox="180 1066 598 1150">a damage to the Buildings by any of the Causes 1-11 of Section 1 of this policy;<li data-bbox="180 1177 577 1252">b accidental damage and breakage as described in extensions C and D of Section 1 of this policy.	<p data-bbox="636 799 650 825">G</p> <p data-bbox="636 852 1059 900">Loss or damage if the Home has been left Unoccupied.</p> <p data-bbox="636 927 1048 1007">Malicious damage, theft or attempted theft, caused by You, Your Family or any person lawfully in Your Home.</p>
<p data-bbox="180 1286 452 1311">H Contents in the Open</p> <p data-bbox="180 1339 598 1493">We will pay up to £1,000 in respect of loss or damage to the Contents by any of the causes 1-11 of section 2 of this policy occurring in the open within the boundaries of the land belonging to Your Home.</p>	<p data-bbox="636 1286 650 1311">H</p> <p data-bbox="636 1339 1025 1364">Plants, trees or any growing matter.</p> <p data-bbox="636 1369 1059 1417">Loss or damage if the Home has been left Unoccupied.</p>

What is insured	What is not insured
<p>I Door Locks</p> <p>We will pay up to £250 in respect of replacement locks for external doors to the Buildings if Your keys are lost or stolen.</p>	<p>I</p> <p>Thefts not reported to the Police.</p>
<p>J Loss of Oil and Metered Water</p> <p>We will pay up to £1,000 for:</p> <ul style="list-style-type: none"> i the cost of oil lost from the domestic heating installation following Accidental Damage to any part of the domestic heating installation; ii additional metered water charges incurred by You and resulting from any of the Causes 1-11 of Section 2 of this policy. 	<p>J</p> <p>Loss otherwise shown as not insured under Section 2 of this policy. Loss if the Home has been left Unoccupied.</p>
<p>K Reinstatement of Title Deeds</p> <p>We will pay up to £250 in respect of the replacement of title deeds to Your Home if they are lost, destroyed or damaged by any of the Causes 1-11 of Section 2 of this policy while in Your Home or lodged with Your solicitor, bank or building society.</p>	<p>K</p> <p>Loss or damage caused by: wear and tear, depreciation, insects, vermin, fungus, climatic conditions, gradually operating cause, confiscation or detention by order of any government, public or police authority.</p>

Extensions to Section 2

What is insured	What is not insured
<p data-bbox="182 312 583 539">L Public and Personal Liability Any amounts which You, or any member of Your Family, become legally liable to pay as compensation for accidental death, bodily injury, illness or disease of any person, or accidental damage to material property occurring during any period of insurance arising:</p> <ul data-bbox="182 564 600 847" style="list-style-type: none"><li data-bbox="182 564 600 639">a as occupiers (but not owners) of the Home or the land belonging to the Home;<li data-bbox="182 665 600 847">b in a personal capacity (not as occupier or owner of any Building or land), occurring in Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands, and Elsewhere in the world during a temporary visit. <p data-bbox="182 873 577 970">We will pay up to £2,000,000 in connection with any one incident or series of incidents arising out of one event.</p> <p data-bbox="182 995 596 1126">We will also pay any legal costs and expenses incurred with Our written consent in the defence of any claim made against You or Your Family and recoverable by any claimant.</p>	<p data-bbox="630 312 1050 435">L Liability arising directly or indirectly for death or bodily injury or any person as a consequence of assault or alleged assault.</p> <p data-bbox="630 464 1034 539">Death, bodily injury or disease to any member of Your Family or domestic employee.</p> <p data-bbox="630 564 1065 667">Loss or damage to property owned by or in the custody of You or any member of Your Family or any person permanently residing with You.</p> <p data-bbox="630 692 1067 794">Liability arising directly or indirectly from the transmission of any communicable disease by You or any member of Your Family.</p> <p data-bbox="630 820 1065 895">Any agreement unless You would have been liable had the agreement not been made.</p> <p data-bbox="630 920 1067 948">The ownership, use or possession of any:</p> <ul data-bbox="630 973 1065 1331" style="list-style-type: none"><li data-bbox="630 973 1065 1048">i lift, caravan, aircraft or watercraft including jetskis (other than hand propelled watercraft)<li data-bbox="630 1074 1065 1149">ii mechanically propelled or assisted vehicle (other than domestic gardening machinery)<li data-bbox="630 1174 1065 1249">iii animals, except domestic pets other than those listed in the Dangerous Dogs Act 1991<li data-bbox="630 1275 1065 1331">iv firearms, other than properly licensed shotguns <p data-bbox="630 1356 1067 1528">The pursuit by You of any trade business profession or employment. Any claim or other proceedings against You or Your Family lodged or prosecuted in a Court outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.</p>

What is insured	What is not insured
<p data-bbox="185 309 591 335">M Accidents to Domestic Employees</p> <p data-bbox="185 367 591 679">We will pay any amount subject to the limit below which You become legally liable to pay as compensation for accidental death of, or bodily injury to, or illness of, any domestic employee arising out of employment within Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands, including any legal costs and expenses incurred with Our written consent.</p> <p data-bbox="185 715 591 941">We will pay up to £10,000,000 in connection with any one claim or series of claims against You or Your Family arising out of any one occurrence including any legal costs and expenses incurred with Our written consent in defence of You or Your Family.</p>	<p data-bbox="629 309 654 335">M</p> <p data-bbox="629 367 1068 478">Liability arising directly or indirectly from the transmission of any communicable disease by You or any member of Your Family.</p> <p data-bbox="629 513 1068 593">Any agreement unless You would have been liable had the agreement not been made.</p> <p data-bbox="629 600 1025 651">The ownership use or possession of any:</p> <ul style="list-style-type: none"> <li data-bbox="629 683 1037 762">i lift, caravan, aircraft, or watercraft including jetskis (other than hand propelled watercraft); <li data-bbox="629 782 1046 861">ii mechanically propelled or assisted vehicle (other than domestic gardening machinery); <li data-bbox="629 880 1068 960">iii animals, except domestic pets other than those listed in the Dangerous Dogs Act 1991; <li data-bbox="629 979 1068 1031">iv firearms other than properly licensed shotguns. <p data-bbox="629 1053 1046 1197">Any claims or other proceedings against You or Your Family lodged or prosecuted in a court outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.</p>

Optional extensions to Section 2

What is insured	What is not insured
<p data-bbox="188 308 589 392">This cover does not apply unless the schedule states that Accidental Damage is included.</p> <p data-bbox="188 424 540 480">Accidental Damage to Contents when in Your Home.</p>	<ul style="list-style-type: none"><li data-bbox="636 308 1053 392">a Clothing (including furs), Personal Effects, Money, contact and corneal lenses and food.<li data-bbox="636 424 1039 480">b Damage if the Buildings are lent, let or sub-let in whole or in part.<li data-bbox="636 512 1070 743">c Damage: by scratching, denting, wear and tear, depreciation, insects, vermin, fungus, mildew, rot, normal deterioration, atmospheric or climatic conditions, a gradually operating cause or any process of dyeing, cleaning, restoration, repair or alteration.<li data-bbox="636 775 1059 799">d Damage caused by domestic pets.<li data-bbox="636 831 1053 916">e Damage caused by mechanical or electrical fault or breakdown or misuse.<li data-bbox="636 948 1059 1091">f Any amount in excess of £500 for damage to articles of china, glass, porcelain, earthenware, stone, and other articles of a similarly brittle nature.<li data-bbox="636 1123 1050 1179">g Damage arising from depreciation or consequential loss.<li data-bbox="636 1211 960 1235">h Confiscation or detention.<li data-bbox="636 1267 960 1291">i The first £50 of any claim.

Section 3 Personal Possessions

extra cover

This section only applies when shown in the schedule

A Unspecified Articles

B Specified Articles

C Pedal Cycles

What is insured	What is not insured
<p data-bbox="188 563 426 592">A Unspecified Articles</p> <p data-bbox="188 619 529 671">Accidental loss or damage to unspecified articles comprising:</p> <ul style="list-style-type: none"><li data-bbox="188 699 591 967">i Articles of gold, silver, or other precious metals, jewellery, watches, furs, photographic equipment (including accessories), binoculars, video cameras, clothing and other portable Personal Effects (except sports equipment and guns), up to a limit of £1,500 any one item;<li data-bbox="188 994 591 1153">ii Sports equipment including sporting guns and wearing apparel, used for amateur sports purposes (except Pedal Cycles) up to a limit of £500 for any one loss.	<p data-bbox="636 563 916 592">The first £50 of any claim.</p> <p data-bbox="636 619 1000 671">Any loss or damage to contact or corneal lenses.</p> <p data-bbox="636 699 1065 778">Loss or damage to musical instruments whilst in transit unless they are placed in a suitable protective container.</p> <p data-bbox="636 805 904 834">Documents or securities.</p> <p data-bbox="636 861 1000 914">Household goods, foodstuffs and domestic appliances.</p> <p data-bbox="636 941 1009 994">Property more specifically insured. Sports equipment whilst in use.</p> <p data-bbox="636 1021 1005 1074">Equipment used for winter sports, water sports or camping.</p> <p data-bbox="636 1101 992 1153">Collections of stamps, coins and medals.</p> <p data-bbox="636 1181 1011 1233">Televisions, audio and audio visual equipment.</p> <p data-bbox="636 1260 1031 1313">Portable and mobile telephones. Computer and computer equipment.</p>

Section 3 Personal Possessions extra cover continued

What is insured	What is not insured
	<p>Theft from unattended road vehicles unless contained in locked concealed luggage boot, concealed luggage compartment or glove compartment following forcible and violent entry to a securely locked vehicle with a maximum limit of £1,000 any one loss.</p> <p>Tools or instruments used or held for business or professional purposes.</p> <p>Prams and pushchairs.</p> <p>Loss or damage listed under Exclusions to Section 3.</p>
<p>B Specified Articles</p> <p>Loss of or damage to articles specified in the Appendix to Section 3 in the schedule.</p>	<p>The first £50 of any claim. Loss or damage listed under exclusions to Section 3.</p>
<p>C Pedal Cycles</p> <p>Accidental loss or damage to Pedal Cycles specified in the Appendix to Section 3 in the schedule.</p>	<p>The first £50 of any claim. Theft of unattended Pedal Cycles unless in a locked Building or attached by a security device to a permanently fixed structure.</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> a to any Pedal Cycle being used for trade or business purposes; b to any Pedal Cycle being used in races, time trials and competitions, or whilst practising for them; c to tyres and accessories unless the Pedal Cycle is lost or damaged at the same time; d listed under Exclusions to Section 3.

Exclusions to Section 3

- a Electrical or mechanical breakdown, derangement or malfunction.
- b Breakage of china, glass (other than lenses), porcelain, earthenware, stone, or other articles of a similarly brittle nature (other than jewellery) unless caused by fire, theft or attempted theft.
- c Damage to watches and clocks caused by overwinding.
- d Loss or damage:
 - i by wear and tear, denting, scratching, deterioration, depreciation, mildew, insects, vermin, rust, any gradually operating cause or any process of repairing, restoring, renovating, cleaning or dyeing;
 - ii to any property used professionally or for business purposes;
 - iii arising from confiscation or detention by Customs or other officials;
 - iv to musical instruments in respect of loss of tone or replacement of strings or drum skins.
- e Mechanically propelled or assisted vehicles, caravans, trailers, aircraft, hovercraft, boats, or accessories or parts for any of them.

Basis of Claims Settlement

- a **We** will pay up to the sum insured (subject to any limits) shown in the schedule for the full cost of replacing, reinstating or repairing (or at **Our** option **We** will replace as new) the lost or damaged property with a deduction for wear and tear in respect of clothing, sports equipment and **Pedal Cycles**.
- b In the event of loss or damage to any article forming part of a pair or set **We** will not pay more than the value of the individual article lost or damaged.
- c In the event of a claim under the policy **We** reserve the right to request a valuation or recent evidence of value, or proof of purchase, to be produced before any payment can be considered.
- d In the event of loss of or damage to any one article or pair or set of articles where the value exceeds £1,500 it will be necessary for a valuation (if not already provided) or other such proof to be produced before any payment can be considered.
- e In the event of loss of or damage to compact discs and or music cassettes from a motor vehicle the maximum **We** will pay for any one loss is £75 in respect of these items.

General Exclusions

The policy does not insure:

- 1 Loss or destruction of or damage to any property or any direct or indirect consequential loss of or any legal liability directly or indirectly caused by or contributed to or arising from:
 - a ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the or nuclear combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly, component of such assembly.
This exclusion does not apply to Accidents to Domestic Employees Section 2(L);
 - b war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power;
 - c pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
 - 2 Any loss suffered by **You** or **Your Family** due to any person obtaining property by deception.
 - 3 Any loss or damage to the property resulting from theft, attempted theft or malicious acts by **You** or any member of **Your Family**.
 - 4 Loss or destruction of or damage to any property or death of or bodily injury to any person, directly or indirectly caused by pollution or contamination unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the period of insurance.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.
 - 5 Loss or damage to any computer or other equipment, data processing service product, microchip, micro processor, system, integrated circuit, embedded chip or similar device, computer software program or process, or any other electrical or electronic system, directly or indirectly, caused by:
 - i failure to correctly recognise or respond to any date representing the Year 2000 or any other date in such a way that it does not work properly or at all;
 - ii computer viruses.
 - 6 Legal liability, directly or indirectly, arising from:
 - i any computer or other equipment, data processing service product, microchip, micro processor, integrated circuit, embedded chip or similar device, computer software program or process, or any other electrical or electronic system failing to correctly recognise data representing year 2000 or any other date in such a way that it does not work properly or at all;
 - ii computer viruses.
- Under 5 and 6 above, subsequent loss or damage, for which cover is in force under this policy, is not affected.

You and **Your Family** must comply with the following conditions to have the full protection of **Your** policy.

If **You** or **Your Family** do not comply with them, **We** may, at our option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1 Compliance with conditions

You and members of **Your Family** permanently residing with **You** must comply with the terms and conditions of this policy.

2 Your duty to prevent loss or damage

You and any person seeking the benefit of this policy must take all reasonable steps to protect the property and prevent accidents, injury, illness, loss or damage and to maintain the property in sound condition and good repair.

3 Your personal representatives

If **You** die **We** will insure **Your** legal representatives for any liability **You** had previously incurred under the policy, provided they fulfil the terms of the policy.

4 Changes in Your circumstances

You must inform **Us** of all changes, which affect the circumstances on which this insurance is based.

5 Cancellation

We may cancel this policy by giving **You** seven days notice by letter at **Your** last known address. If **We** cancel the policy **We** will refund premium paid for the unexpired period of insurance.

6 Fraud

You must not act in a fraudulent manner. If **You** or anyone acting for **You**:

- i make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect; or
 - ii make a statement in support of a claim knowing the statement to be false in any respect; or
 - iii submit a document in support of a claim knowing the document to be forged or false in any respect; or
 - iv make a claim in respect of any loss or damage caused by **Your** willful act or with **Your** connivance;
- then
- i **We** shall not pay the claim;
 - ii **We** shall not pay any other claim which has been or will be made under the policy
 - iii **We** may at **Our** option declare the claim void
 - iv **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy since the last renewal date
 - v **We** shall not make any return of premium
 - vi **We** may inform the police of the circumstances.

7 Other Insurances

If at the time of any loss, damage or liability arising under the policy there is any other insurance covering the same loss, damage or liability **We** will pay only **Our** ratable proportion.

Policy Conditions continued

8 Notification of a claim

When **You** become aware of a possible claim under this policy **You** must notify **Us** as soon as reasonably possible. The Police must be advised immediately of any loss or damage arising from theft, attempted theft, vandalism, riot, or political disturbance, or accidental loss of property. **You** must at **Your** own expense provide **us** with all the details and evidence including written estimates and proof of ownership or value. Any writ, summons or other legal document served on **You** or **Your Family** in connection with a possible claim must be sent to **Us** immediately. **You** must not answer any correspondence or admit, deny or negotiate any claim without **Our** written consent.

9 Company's rights after a claim

We or **Our** representatives will be entitled to enter any **Building** where loss or damage has occurred and deal with any salvage, but no property may be abandoned to **Us**. **We** may conduct, in **Your** name and on **Your** behalf, the defence or settlement of any legal action and take proceedings at **Our** own expense and for **Our** own benefit, but in **Your** name, to recover compensation from any third party in respect of anything covered by this policy.

10 Payment of Premium

Where payment of premium is not made any cover provided by this policy will be inoperative from the date such premium was due. Where the premium is being paid under an agreement to pay monthly, the due date will be in accordance with the payment schedule.

11 Payment of Claims

In the event of a claim being made under this policy and the premium is being paid under an agreement to pay monthly **We** may deduct from any settlement due to **You** any outstanding premium and or any remaining balance due to **Us**.

An Endorsement may change the cover under **Your** policy.

It will only apply if it is shown on the schedule.

OA1 - Protection Condition

We shall not be liable for loss by theft from the Home unless:

- i the main entry/exit door is secured by a 5-lever mortise deadlock conforming to BS3621;
- ii any patio doors are secured by key-operated locks at the top and bottom of the opening leaf in addition to any existing locks;
- iii any French doors/windows are fitted with key-operated security bolts top and bottom on each leaf operating into lintel frame or sill in addition to any existing lock;
- iv other external doors are secured by either a 5-lever mortise lock conforming to BS3621 **or** key-operated bolts fitted top and bottom used in addition to any existing lock;
- v opening windows on the ground floor and other accessible windows are secured by key-operated window locks;
- vi any other protective device which has been accepted in writing by **Us** has been fitted;
- vii all such locks are put into operation and the keys removed from them when the **Home** is left unattended and when **Your Family** have retired for the night except for window locks in occupied bedrooms.

OA2 - Alarm Condition

We shall not be liable for loss by theft from the Home unless:

- a a National Approval Council for Security Systems (N.A.C.O.S.S.) approved intruder alarm is installed and in actual operation at the **Home** in accordance with the Specification a copy of which is lodged with **Us**;
- b such intruder alarm system including the means of transmitting alarm signals shall be:
 - i maintained in full and effective working order;
 - ii the subject of maintenance contract with the Alarm Company;
 - iii put into actual operation when the **Home** is left unattended and when **Your Family** has retired for the night.
- c **You** must notify **Us** immediately on receiving notice from:
 - i the Alarm Company of withdrawal of maintenance;
 - ii the Police of withdrawal of response to alarm signals.

Helplines

Legal Helpline

Capita Assistance will be able to help **You** on any private legal problem arising in the United Kingdom the Isle of Man or the Channel Islands.

This service is limited to legal advice given on the telephone and subsequently confirmed in writing on request. To ensure an accurate record, **Your** call may be tape-recorded.

If **You** propose to take any action which may result in a claim **You** must contact Capita Assistance as soon as possible by telephone on 08705 234500 and quote BH/1/98. **You** must follow the advice given by Capita Assistance. They will send **You** a form which **You** must complete giving a truthful report of the facts of **Your** claim. **You** must tell Capita Assistance about any potential witness, documents or other evidence which **You** know about and return it to them immediately.

RAC Insure and BDML Connect Ltd are proud of our reputation for fairness in the way we deal with our policyholders. However, occasionally disputes or misunderstandings can happen. If **You** have any enquiry or complaint about **Your** policy or a claim made under it, **You** should first contact

Customer Services: 0870 600 1264

The Quality Manager
BDML Connect Ltd
The Connect Centre
Kingston Crescent
Portsmouth
Hampshire PO2 8QL
email: enquiries@bdml.co.uk

Details of **Your** policy and the policy or claim number will help us to deal quickly with **Your** enquiry.

If we are unable to resolve the matter then, depending on the nature of **Your** complaint, **You** can ask for the help of:

The General Insurance Standards
Council (GISC),
110 Cannon Street,
London EC4N 6EU
Tel: 020 7648 78110

The Chief Executive of the Insurer identified in **Your** current **Schedule**. we will provide the address on request.

Or, if the Insurer concerned is a Lloyd's of London syndicate:

Complaints and Advisory Service,
Lloyd's,
Lime Street,
London EC3M 7HA

If the Insurer concerned is a member of the Financial Ombudsman Service:

Financial Ombudsman Service
South Quay Plaza,
183 Marsh Wall,
London E14 9SR
Tel: 0845 080 1800

A reference to the Ombudsman will not prejudice **Your** right to take legal action. If you are uncertain about who **You** should approach please contact us for advice.

Remember that these organisations will usually require that we have sent **You** a final decision letter.

RAC Insure is a trading name of RAC Motoring Services.
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Policies arranged and administered by RAC Insure and BDML Connect Ltd, both intermediary members of the General Insurance Standards Council. BDML Connect Ltd, Registered No. 2785540. The Connect Centre, Kingston Crescent, North End, Portsmouth, Hampshire PO2 8QL. Calls may be monitored or recorded.