Noble

Home and Key Cover

Paragon

Insurance Certificate

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Paragon Noble Home Certificate

Home and Key Cover Insurance

Introduction

Please read **your** insurance Certificate carefully and keep this in a safe place.

This is **your** Certificate of Home Insurance, **your schedule** of insurance and any **endorsement** applying to **your** Certificate make up **your** insurance documents.

In return for the payment of **your** premium **we** will provide the insurance cover detailed in **your schedule** and this Certificate, subject to the terms and conditions, and exclusions shown in this document for all claims occurring during the **period of insurance**.

Your Certificate is valid for the **period of insurance** as shown on **your schedule**.

Please refer to the Certificate provided to **you** when the Certificate was purchased or amended, for details of the type and level of cover **your** Certificate provides.

You must take reasonable care to provide accurate and complete answers to all the questions **you** are asked when **you** take out, make changes to, or renew this Certificate.

You must notify **your broker** or **insurance advisor** as soon as possible if any of the information in **your** Certificate or **your schedule** is incorrect or if **you** wish to make any changes.

If **you** do not provide accurate and complete answers to the questions **you** are asked, or **you** fail to notify **your broker** or **insurance advisor** of any incorrect information or changes **you** wish to make, **your** Certificate may not operate in the event of a claim, **we** may charge **you** an additional premium, **we** may not pay any claim in full or **your** Certificate could be invalid.

Changes that may affect **your** cover
You must tell **us** as soon as possible about any changes to the information **you** provided when **you** purchased or renewed this Certificate

It is important that:

You are clear which sections **you** have requested and want to be included;

You are clear what each section covers and does not cover;

You understand **your** own duties under each section and under the insurance as a whole.

If **your** insurance documents are incorrect or if **you** have any questions or concerns about **your** insurance or the handling of a claim **you** should, in the first instance contact **your broker** or **insurance advisor.**

This Certificate is governed by English law.

This certificate is a legally-binding contract of insurance between **you** and **us**. This contract does not give or intend to give, rights to anyone else. No one else has the right to enforce any part of this contract. **We** may cancel or change any part of this contract without getting anyone else's permission.

When drawing up this contract, **we** have relied on the information and statements which **you** have provided in the proposal form (or declaration) on the date shown in **your schedule**.

The insurance relates ONLY to those sections of the Certificate which are shown in Your schedule as being included.

The parties involved in your insurance (sections 1 to 5)

Your Certificate (Sections 1-5) is arranged and administered by Paragon Car Ltd who are registered in England company no. 04133312 with a registered office at 1st Floor, Jupiter House, Orbital One, Green Street, Green Road, Dartford, Kent DA1 1QG

Paragon Car Limited is authorised and regulated by the Financial Conduct Authority (FRN 312028). **You** can check **our** details on the Financial Services Register https://register.fca.org.uk/.

This insurance is underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check **our** details on the Financial Services Register https://register.fca.org.uk/.

Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. This can be checked by visiting the Gibraltar FSC website at https://www.fsc.gi/.

As an insurance company authorised in Gibraltar, Watford Insurance Company Europe Limited is permitted under the Financial Services and Markets Act 2000 (Gibraltar) Order 2001 to conduct business in the United Kingdom under FCA reference 714197.

You can check this by visiting the Financial Services Register on the FCA website at https://register.fca.org.uk.

Details about the extent of its regulation by the Financial Conduct Authority are available on request.

Section 6 of the Certifcate is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group.

Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from **Us** on request. Inter Partner Assistance SA firm register number is 202664.

How to Make a Claim

If **you** need to make a claim, please let **us** know as soon as possible by contacting **us** in one of the following ways:

For claims, except liability claims:	For liability claims:	For Key claims:
Call us on 0333 400 9069 Email us at ukgclaims@davies-group.com Go online at http://ukgprop.davies-group.com Postal Address: Davies Managed Systems, PO Box 2801, Stoke-on-Trent, ST4 9DN	Call us on 0845 207 7453 Email us at UKG@kennedyslaw.com Postal address: Kennedys Claims Services, 6 Queen Street, Leeds, LS1 2TW	Call us on 0345 607 5329 Postal address: The Courtyard, High Street, Ascot, Berkshire, SL5 7HP

In all correspondence please state that **your** insurance is underwritten by UK General Insurance (sections 1-5) or Inter Partner Assistance SA (section 6) and quote **your** unique Certificate number from **your schedule.** This will help **us** to confirm **your** Certificate details and deal with **your** claim as quickly as possible.

If an incident occurs, you should take any immediate action you think is necessary to protect yourself and/or your belongings from further damage.

If **you** receive any correspondence from any person claiming injury or damage against **you** should not respond. Please forward all correspondence to **us** without delay. **We** reserve the right to deal with the defence or settlement of **your** claim in **your** name.

You will be required to produce proof of ownership of **your** belongings in the event of a claim. Where possible **you** should keep proof of purchase/receipts, estimates for repair or replacement of damaged articles and any damaged articles for **us** to inspect.

Sometimes **we** will need to ask a loss adjuster to help **us** deal with **your** claim. If so, **we** will tell **you** and arrange for the loss adjuster to contact you. The loss adjuster's role is to assess the claim, confirm what action you need to take and recommend to us how to deal with the claim.

Subrogation

If a third party is believed to be responsible for any claim, **we** may take over, defend or settle the claim, or take up any claim in **your** name for **our** own benefit. This is known as exercising **our** right of subrogation. **You** will take no action or make any agreements that may weaken or remove **our** rights under this clause without **our** prior written permission.

We will pay any costs or expenses involved in exercising **our** right of subrogation.

The parties involved in your insurance (section 6)

Complectus Limited will administer section 6 of **your** insurance.

We can be contacted at:

The Courtyard
High Street
Ascot
Berkshire
SL5 7HP

Telephone: **0345 607 5329**

You should contact **Complectus Limited** if **you** have any questions about **your** insurance or if **you** need to make a change to **your** insurance (see Notification of changes which may affect **your** insurance).

Complectus Limited will also deal with any claims **you** notify under section 6 of **your** insurance.

Please use the same contact details as set out above. **You** should contact **Complectus Limited** there if **you** need to make a claim or to report an incident that may give rise to a claim under section 6 of this insurance.

Complectus Limited will deal with **your** claim as quickly and fairly as possible. **Complectus Limited** may appoint an **authorised representative** to assist with **your** claim.

Please read the General exceptions and General terms and conditions in this policy wording.

If **you** are unhappy with the way **Complectus Limited** or the **authorised representative** has dealt with **your claim** and **you** wish to make a complaint, please refer to the 'Complaints' section of the policy.

Your Insurer

Your insurer is Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group.

Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from **Us** on request. Inter Partner Assistance SA firm register number is 202664.

You can check this on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

Telling us about a claim

If you fail to tell Complectus Limited or you delay telling Complectus Limited about an incident that may lead to a claim and this increases our claim costs, you will become liable to pay the additional costs. It may also invalidate your right to claim.

How to notify a claim (section 6 of this insurance)

If **you** need to make a claim, please contact:

Telephone: **0345 607 5329**

You must supply **us** with a complete and truthful report of the facts giving rise to **your claim**, details of any potential witnesses, and provide **us** with any documentary evidence in support of **your claim. You** may report **your claim** by telephone or in writing, using the contact details set out above.

We will make a preliminary assessment of the merits of **your claim**. If **we** decide that **your claim** appears to be covered by **your** policy and there is a **reasonable prospect of success**, **we** will appoint an **authorised representative** to act on **your** behalf in respect of **your claim**.

If **we** consider it unlikely a reasonable settlement will be obtained, or the value or amount in dispute is disproportionate to the time and legal costs involved in its pursuit; or **we** decide **your claim** does not appear to have a **reasonable prospect of success;** then **we** will tell **you**, and if requested by **you** provide confirmation in writing**.**

If **you** accept **our** advice, **your** entitlement to payment from **us** under this policy for **your claim** is at an end and **we** will be discharged from any liability to **you** in respect of that claim.
If **you** do not accept **our** advice, the **administrator** will instruct another **authorised representative** to advise whether **your claim** has a **reasonable prospect of success**. If the alternative **authorised representative** instructed advises that **your claim** does not have **reasonable prospect of success**, the **Insurer** will not be liable to pay **you** anything under the terms of this policy for that claim. If the alternative **authorised representative** instructed advises that there are **reasonable prospects of success,** the **Insurer** will appoint the alternative **authorised representative** to act on **your** behalf in the pursuit of **your claim** and advise **you** accordingly. Any **authorised representative** will require **you** to enter into an agreement with them in order for them to act on **your** behalf.

The **Insurer** will take over and conduct any **civil claim** for damages or compensation in **your** name for a claim accepted under this policy. The **authorised representative** nominated and appointed by the **administrator** will act on **your** behalf and **you** must accept the nomination. If the **Insurer** agrees **legal proceedings** should be commenced through court or it is mandatory for **you** to be represented by a solicitor **you** may choose an alternative solicitor to act for **you** however y**ou** must obtain the written agreement of the **Insurer** for them to become **your authorised representative**. That agreement shall not be unreasonably withheld however the **Insurer** will only pay **professional fees** up to the amount that the **Insurer** would have paid an **authorised representative** appointed by **administrator**.

If an **authorised representative** instructed to act on **your** behalf refuses to continue to act on **your** behalf, or **you** without a good reason instruct the **authorised representative** to cease acting on **your** behalf, then **we** will not pay **you** anything under the terms of this policy and **our** liability under this policy for that claim shall cease immediately.

Where an **authorised representative** is appointed to act on **your** behalf by **us** they are appointed in the performance of **our** obligations under the terms of this policy and not as an agent for **you.**

Where an **authorised representative** is instructed to act on **your** behalf, **you** and **we** will require them to comply with the **authorised representative's** obligations set out in this policy.

We may require a barrister to advise whether in all the circumstances of **your claim**, to include whether an offer should be made or accepted in settlement of **your claim** or whether **your claim** should be pursued or continue to be pursued by **legal proceedings**.

If **we** consider that **your claim** should be pursued by some means other than by **legal proceedings we** will tell **you** in writing.

Cooling Off Period

You may cancel this insurance by writing to **your broker** or **insurance intermediary** within 14 days of either the start of the **period of insurance** or the date, on which **you** receive **your** documents, whichever is the later, this is known as a cooling off period. If **you** cancel **your** Certificate during this period of time, provided **you** have not made a claim or there has been an incident likely to result in a claim, **we** will refund **your** full premium, less Paragon's administration charge for cancellation of £30.00 plus IPT.

Cancellation

We may at any time cancel any insurance Certificate by giving 14 days' notice in writing, where there is a valid reason for doing so.

a) cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:
   a) non-payment of premium
   b) threatening and abusive behaviour
   c) failure to provide documents
   d) non-compliance with Certificate terms and conditions.
   e) a change in **your** circumstances means that **we** can no longer provide cover
   f) where **we** identify **your** involvement in, or association with, insurance fraud or financial crime
   g) where **you** have misrepresented or provided false information to the questions asked **you** when you purchased, renewed or amended **your** Certificate

If **we** cancel **your** Certificate, **we** will provide a refund of **your** premiums less a charge for the cover already provided, unless the reason for cancellation relates to fraud, which is detailed on page 8.

b) If **you** wish to cancel the Certificate after 14 days, **we** will provide a refund, less a proportionate charge for any cover already provided, unless a claim has been made or there has been an incident likely to result in a claim.

Where a claim has occurred or there has been an incident likely to result in a claim no refund of premium will be provided. If **you** pay for **your** Certificate by monthly instalments **you** must pay the remainder of **your** monthly instalments or pay the remainder of the annual premium in full.

Administration Fees

Paragon Car Ltd will charge a Certificate administration fee, details of which are shown below: -

Mid Term Adjustments that are made in the policy period will be charged at £10.50 plus IPT (Insurance Premium Tax). Cancellations will be charged at £30.00 plus IPT (Insurance Premium Tax) at the current rate applicable.

How to Make a Complaint.

It is **our** intention to give **you** the best possible service however if **you** do have any cause for complaint about this insurance or the handling of any claim **you** should follow the complaints procedure below:

- If **you** have a complaint regarding the sale or service of **your** Certificate, please contact the **broker** or **Insurance advisor** who arranged the insurance for **you**.
- If **you** have a complaint about the handling of any other claim, please contact:
  Davies Group, Customer Relations, PO Box 2801, Stoke-on-Trent, ST4 9DN
  Tel: 0333 400 9071
  Email: customer.care@davies-group.com
- If **you** have a complaint about the handling of a liability claim, please contact:
  Kennedys Claims Handling, 6 Queen Street, Leeds, LS21 2TW
  Tel: 0845 207 7453
  Email: UKG@kennedyslaw.com

In all correspondence, please state that **your** insurance is underwritten by UK General Insurance (sections 1-5) or Inter Partner Assistance SA (section 6) and quote **your** unique Certificate number from **your** schedule.

Financial Services Compensation Scheme

If Watford Insurance Company Europe Limited. cannot meet their obligations, **you** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Following **our** complaints procedure does not affect **your** legal rights as a consumer. For further information **you** can contact the Citizens Advice Bureau or Trading Standards.

For section 6 of your Certificate

You can write to the Group Quality and Customer Relations Manager,
Inter Partner Assistance SA.
The Quadrangle, 106-118 Station Road,
Redhill, Surrey, UK
RH1 1PR,

Or, **you** can phone 01737 815 215 or email quality.assurance@axa-assistance.co.uk

Compensation scheme
Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS). Further information can be obtained from the website www.fscs.org.uk

Financial Ombudsman

If it is impossible to reach an agreement, you may have the right to make an appeal to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service
Exchange Tower,
London
E14 9SR.

Telephone 0800 023 4567
Email: https://www.financial-ombudsman.org.uk/contact-**us**/complain-online

For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk

These procedures do not affect **your** right to take legal action.

Notification of changes which may affect your insurance – keeping us updated

You should keep a complete record of all information **you** supplied to the firm that arranged **your** insurance with **us,** and **us** when taking out this insurance.

So that **you** understand what **you** are covered for, please read the Certificate and the **schedule** (which may make reference to **clauses**) very carefully. **You** should pay special attention to the General exceptions and General terms and conditions of the Certificate wording.

If **you** have any questions, or the cover does not meet **your** needs or any of the details are incorrect **you** should notify the firm that arranged **your** insurance with **us** immediately.

If you fail to tell us or you delay telling us about an incident that may lead to a claim and this increases our claim costs, you will become liable to pay the additional costs. It may also invalidate your right to claim.

Consumer Insurance (Disclosure and Representations) Act 2012 and The Insurance Act 2015

You are required by the provisions of the above Acts to take care to supply accurate and complete answers to all the questions **you** were asked at the time of insuring with **us**. It is important that **you** check **your** records for the information **you** have provided and notify **us** immediately of any changes or inaccuracies in these details. Failure to provide accurate and complete information to the best of **your** knowledge may result in increased premiums, refusal of a claim or **your** Certificate being cancelled, and may affect **your** ability to gain insurance from other insurers.

You are also required to update **us** with any changes to the information **you** provided at the time you asked **us** to insure **you.**

When **you** tell **us** about these changes, **we** may adjust the premium. If **you** do not tell **us** about these changes or inaccuracies, this may result in refusal of a claim or **your** Certificate being cancelled and may affect **your** ability to gain insurance from other insurers.

The changes **you** are required to notify **us** of include but are not limited to the following:

- Any intended alteration to, extension to or renovation of **your** property. However, **you** do not need to tell **us** about internal alterations to **your** property unless **you** are creating an additional bedroom, bathroom, or shower room.
- Any change to the people insured or to be insured, including their occupation;
- Any change or addition to the contents of the property to be insured that results in the need to increase the sums insured.
- If **your** property is to be lent, let, sub-let, or used for business purposes (other than clerical work);
- If **your** property is to be left **unoccupied** for any continuous period exceeding 30 days: or
- If any member of **your** household or any person to be insured on this Certificate is charged with, or convicted of an offence (other than motoring offences);
- A change of name or title.

This is not a full list and if **you** are in any doubt **you** should advise **your** insurance intermediary for **your** own protection. If **you** do not tell **us** about changes, **your** insurance may not cover **you** fully or at all.

When **you** inform **us** of a change **we** will tell **you** if this affects **your** Certificate, for example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to **your** Certificate.

How we will deal with claims to comply with the Consumer Insurance (Disclosure and Representations) Act 2012 and The Insurance Act 2015

Claims where **you** have not disclosed, or **you** have misrepresented but **we** deem this was not deliberate or reckless:

- Where a higher premium would have been charged **we** will reduce the amount of the claim settlement proportionate to the premium **we** would have actually charged had the circumstances been disclosed;
- Where additional terms would have been imposed by **us** (other than terms relating to premium), **we** will consider the insurance contract on the basis that those different terms had applied from the date of the breach of duty;
- Where **we** would not have entered into the insurance contract at all **we** can treat the insurance as void and cancel **your** Certificate as if it never existed from inception and refuse to pay all claims.
- **We** will return the premium **you** have paid to **us** unless there is another reason why **we** should retain it. See Cancellation section of **your** Certificate.

Claims where **we** deem the misrepresentation or non-disclosure to be deliberate or reckless:

- **We** will have the option to treat the insurance as void (**we** can cancel **your** Certificate from inception and treat the insurance as though it had never existed).

- **We** can retain the full premium even if **you** have not paid **us** the premium in full **we** shall be entitled to collect it from **you.**

Fraudulent claims

If **you** or anyone acting for **you** makes a false or fraudulent claim, which includes but is not limited to;

- making a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sending **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- making a claim for any loss or damage **you** caused deliberately or
- Acting dishonestly or exaggerating a claim

We:

a) are not liable to pay the claim: and
b) may recover from **you** any sums paid by **us** to **you** in respect of the claim;
and
c) may by notice to **you** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **we** exercise **our** right under (c) above, **we** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.

This information may also be shared with the police and other insurers for fraud prevention purposes.

It is important that you check your records for the information you have provided and notify us immediately of any changes to these details. Failure to provide accurate and complete information to the best of your knowledge may result in increased premiums, refusal of a claim or your Certificate being cancelled.

How We Use Your Data

Insurer Privacy Statement

WATFORD INSURANCE COMPANY EUROPE LIMITED INFORMATION NOTICE

Personal Data provided in connection with this Certificate will be used and processed in line with the Information Notice. A copy of this is available at https://www.watfordre.com/privacy-policy/

UK GENERAL INSURANCE LIMITED

We are UK General Insurance Limited, **our** data controller registration number, issued by the Information Commissioner's Officer, is Z7739575.

This information is relevant to anyone who uses **our** services, including Certificate holders, prospective Certificate holders, and any other individuals insured under a Certificate.

We are dedicated to being transparent about what **we** do with the information that **we** collect about **you** and **we** process **your** personal data in accordance with the relevant data protection legislation.

Why do **we** process **your** data?

The provision of **your** personal data is necessary for **us** to administer **your** insurance Certificate and meet **our** contractual requirements under the Certificate. **You** do not have to provide **us** with **your** personal data, but **we** may not be able to proceed appropriately or handle any claims if **you** decide not to do so.

What information do **we** collect about **you**?

Where **you** have purchased an insurance Certificate through one of **our** agents, **you** will be aware of the information that **you** gave to them when taking out the insurance. The agent will pass **your** information to **us** so that **we** can administer **your** insurance Certificate.

For specific types of insurance policies, for example when offering **you** a Personal Accident Certificate, **we** may process some special categories of **your** personal data, such as information about **your** health. **We** collect this data as **we** are required to use this information as part of **your** insurance quotation or insurance Certificate with **us**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

We also process special categories of **your** personal data as it is in the substantial public interest and it is necessary: i) for administering **your** insurance Certificate or ii) to prevent and detect an unlawful act (e.g. fraud).

Privacy Notice

You can get more information about this by viewing **our** full Privacy Notice online at http://ukgeneral.com/privacy-notice or request a copy by emailing **us** at dataprotection@ukgeneral.co.uk. Alternatively, **you** can write to **us** at: Data Protection, UK General Insurance Limited, 3 Carrwood Park, Selby Road, Swillington Common, Leeds LS15 4LG

Data Protection

It is understood by **you** that any information that is provided to **us** about **you** will be processed by **us** for the purposes of providing insurance and handling any claims which may necessitate providing such information to third parties. **We** will ensure that **your** data is protected at all times and handled in accordance with the provisions of the **data protection regulations**.

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

- share information about **you** with other organisations and public bodies including the police
- check and/or file **your** details with fraud prevention agencies and databases, and if **you** provide **us** with false or inaccurate information and **we** suspect fraud, **we** will record this. **We** and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and credit related services for **you** and members of **your** household
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** insurance policies;
- check **your** identity to prevent financial crime, unless **you** furnish **us** with satisfactory proof of identity;
- undertake credit searches and additional fraud searches.

On request, **we** can supply further details of the databases **we** access or contribute to.

Should **you** have any questions or comments or wish to access, correct, modify or delete **your** information, or, where relevant, withdraw **your** consent to the use of **your** information or receiving communications from **us**, please send **your** request to:

Paragon Car Ltd
1st Floor Jupiter House
Orbital One
Green Street Green Road
Dartford
Kent
DA1 1QG
Email: info@paragon-uk.net

Credit Searches or Third-Party Information Sources

In considering **your** application for this insurance Certificate **Paragon Car Ltd** may consult several data agencies and credit reference agencies to assess insurance risk, to establish **your** identity, to maintain Certificate records and to combat fraud. **Paragon Car Ltd** may also pass on information that **we** hold about **you** and **your** payment record to credit reference agencies.

Please check our privacy policy at http://www.paragon-uk.net/Privacy%20Policy.html, which can be found at www.paragon-uk.net for details of these third parties This information may be used by other credit lenders for making credit decisions about **you** and other people to whom **you** are financially associated for fraud prevention, money laundering reason or for tracing debtors.

We may ask credit reference agencies to give **us your** credit score, which may affect **your** insurance application but will not affect **your** credit score.

We may also use information relating to **you** and **your** property supplied to **us** by other third parties.

It is important that you check your records for the information you have provided and notify us immediately of any changes to these details. Failure to provide accurate and complete information to the best of your knowledge may result in increased premiums, refusal of a claim or your Certificate being cancelled

Information on products and services

We may use the details **you** have provided to send **you** information about **our** other products and services or to carry out research. **We** may contact **you** by letter, telephone or e-mail. Please be reassured that **we** will not make **your** personal details available to any companies other than those that are contracted by **us** to provide services relating to **your** insurance with **us**. If **you** would prefer not to receive information from **us** or those companies who provide services on **our** behalf, simply write to **your broker** or **insurance advisor**.

Fraud prevention, detection, and claims history

Under the conditions of **your** Certificate **you** must tell **us** about any insurance related incidents (such as loss, damage, theft) whether or not they give rise to a claim. When **you** tell **us** about an incident, **we** may pass information relating to it to industry databases.

We may search these databases when **you** apply for insurance, in the event of any incident or claim, or at time of **renewal** to validate **your** claims history or that of any other person or property likely to be involved in the Certificate or claim.

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

- Share information about **you** with other organisations and public bodies including the police.
- Check and/or file **your** details with fraud prevention agencies and databases, and if **you** give**, us** false or inaccurate information and **we** suspect fraud, **we** will record this. **We** and other organisations may also search these agencies and databases to:
    - help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household.
    - trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies.
    - check **your** identity to prevent money laundering unless **you** furnish **us** with other satisfactory proof of identity.
- Undertake credit searches and additional fraud searches.

Industry agencies and databases

We pass information to the Claims and Underwriting Exchange Register (CUE), run by Insurance Database Services Ltd. (IDS Ltd.) The aim is to help **us** to check information provided by **you** and also to prevent fraudulent claims. These registers may be searched in considering any application for insurance in connection with this Certificate.

We will pass any information relating to any incident which may or may not give rise to a claim under this Certificate and which **you** have to notify**, us** of in accordance with the terms and conditions of this Certificate, to the relevant registers.

Other insurers

We may pass information about **you** and this Certificate to other insurance companies with which **we** either reinsure **your** business or who are dealing with a claim made under this Certificate. In addition, information may be passed to other insurance related organisations in common with industry practice.

These companies will usually be located in countries inside the European Economic Area (EEA). Where information is passed to companies outside of the EEA, **we** will make sure they comply with the same standards of data security as though they were located inside the EEA.

Fair Processing Notice

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.

- Law enforcement agencies may access and use this information.
- **We** and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
    - Checking details on applications for credit and credit related or other facilities.
    - Managing credit and credit related accounts or facilities.
    - Recovering debt.
    - Checking details on proposals and claims for all types of insurance.
    - Checking details of job applicants and employees.

Please contact **us** if **you** want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Telephone recording and document management

For **our** joint protection telephone calls may be recorded and monitored by the firm that arranged **your** insurance with **us**, **your broker** or **insurance advisor** and by **us**.

We, your broker or **insurance advisor,** or any other service providers appointed by **us** may hold documents relating to this insurance and any claims made under it in electronic form and may destroy the originals. An electronic copy of any such document will be admissible in evidence to the same extent as, and carry the same weight as the original.

Our service commitment

Customer feedback

If **you** have any suggestions or comments about how the firm that arranged **your** insurance with **us, we** or **your broker** or **insurance advisor** can improve **our** cover or the service **we**/**they** have provided please write to the **administrator.**

Your broker or **insurance advisor would** welcome any feedback to enable **them** or **us** to improve products and services.

In the event that **we** are unable to continue to trade with **your broker** or **insurance advisor** because **they** have ceased to trade through bankruptcy or liquidation, or in the event that **their** relevant FCA authorisation is revoked, **we** reserve the right to pass **your** Certificate and all details on to another intermediary. If **you** do not wish this to happen then please put **your** request in writing to **us**.

Definitions of terms used (when displayed in bold font in this Certificate)

> **Guidance notes**
>
> *The words or phrases shown below have the same meaning wherever they appear in this Certificate (in bold text) and your schedule and any clauses endorsed on the schedule.*

Wherever the following words or phrases appear in bold text in this Certificate, they will have the following meanings:

Broker/Insurance Advisor, they, their, them
The firm appointed by **us** to administer sections 1 to 5 of this insurance on **our** behalf.

Accidental damage
Damage caused suddenly and unexpectedly by an outside force.

Authorised representative
An appropriately qualified professional person or firm appointed by **us** to act on **your** behalf when a claim is made under section 6 of this insurance.

Building(s)

- The **home**, swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, fences, gates, hedges and fixed tanks providing fuel to the **home**.
- Fixtures, fittings and decorations.

These must all be at the address shown on **your schedule**.

Civil claim
A dispute in relation to **your** contractual, common law and statutory rights for which **you** are pursuing a remedy.

Claims service provider
The firm appointed on **our** behalf to handle and settle claims made under sections 1 to 5 of **your** insurance. **You** must notify claims to them and contact them with any questions relating to **your** claim.

Clause(s)
Changes to the terms of **your** Certificate. These are shown on **your schedule** as endorsements.

Contents
Household items (including **personal money**, **valuables** and **home office equipment** and **personal belongings** up to the limits shown on **your schedule**) that:

- **You** own;
- **You** are legally responsible for (but not landlords' contents);
- Belong to **domestic employees** who live with **you**.

This includes **personal belongings** of visitors to the **home.**

Defendant's costs
Legal costs and expenses **you** are ordered to pay to another party that can be enforced against **you** in making a **civil claim** that has been pursued under this Certificate

Domestic employee(s)
A person employed by **you** to carry out domestic duties in connection with **your home** and its land, and not employed by **you** in any capacity in connection with any other business, trade or profession.

Domestic animals
Cats and dogs and any small caged birds or animals normally kept in or within the boundaries of the **home.**

Excess
The amount **you** will have to pay towards each separate claim.

Heave
Expansion or swelling of the land beneath the **buildings** resulting in upwards movement.

Home
The house or flat and its **outbuildings**, at the address shown on **your schedule**, all used for domestic purposes only. Unless described differently by an endorsement shown on **your schedule**, the house or flat must be:

- Built of brick, stone or concrete; and
- Roofed with slates, tiles, asphalt, metal or concrete; and
- No more than 25% of the total external roof area either flat or covered with asphalt/felt.
- **Your** primary or principal residence and where **you** are listed on the electoral roll.

Home office equipment
Office furniture, computers and other keyboard-based office equipment, printers, fax machines, photocopiers, telephones, and answerphones that **you** own or are legally responsible for and used for business or professional purposes.

Landslip
Movement of land down a slope.

LEA
The local education authority covering the location of **your home** and where **you** must be registered on the electoral roll.

Legal advice
Means any advice provided by **our** legal advisors to assist **you** in **your claim.**

Legal assistance
Actions taken by an **authorised representative** whilst pursuing **your claim** accepted under this Certificate including their **professional fees**.

Legal proceedings
A claim for damages or compensation pursued in a court of law within the United Kingdom.

Motorised vehicle
Any electrically or mechanically powered vehicle, other than:

- Vehicles used only as domestic gardening equipment within the boundaries of the land belonging to the **home,** as long as the vehicles are not registered for road use.
- Vehicles designed to help disabled people (as long as the vehicles are not registered for road use);
- Golf trolleys.
- Toys and models controlled by a pedestrian.
- Electrically assisted pedal cycles that are not legally required to pay vehicle excise duty for the road (see www.gov.uk/electric-bike-rules for more information).

Outbuildings
Garages, cart lodges, stables, workshops, sheds, summer houses, green houses, and similar buildings all within the boundaries of the **home** but not necessarily forming part of the **home** itself.

Period of Insurance
The period of time covered by this Certificate, as shown on **your schedule**, or until cancelled. Each renewal represents the start of a new **period of insurance**.

Personal belongings
Luggage, clothing, jewellery, watches, furs, binoculars, spectacles, sports, musical and photographic equipment, musical instruments, and items which **you** normally wear, or carry with **you,** but excluding **personal money**, cycles, mobile phones, and tablets. All items must belong to **you** or be **your** legal responsibility.

Personal money
Cash, cheques, postal orders, unused postage stamps, savings stamps and certificates, premium bonds, luncheon and gift vouchers, season tickets, travel tickets, travellers' cheques, and phone cards, all held for social, domestic, or charitable purposes.

Professional fees
Fees or costs reasonably incurred by the **authorised representative**, with **our** prior authority. This includes disbursements as long as these are in respect of services supplied by a third party; that the services are distinct and separate from the services supplied by the **authorised representative;** and that **our** prior permission has been obtained prior to incurring any disbursements.

Reasonable prospect of success
The matter falling within the cover provided by section 6 items 1 to 9 of this insurance has a greater chance than not of being wholly successful at the time of reporting **your claim** and, throughout the conduct of **your claim**.

Rehabilitation treatment
Means reasonable and necessary muscular skeletal non-surgical restorative treatment that is approved by the General Medical Counsel and recommended by a qualified medical practitioner and **us** and requested by **your authorised representative**.

Schedule
The document which gives details of the cover and **sum insured** limits **you** have.

Settlement
Downward movement of the land beneath the **buildings** as a result of compaction due to the weight of the **buildings.**

Small claim(s)
A claim for damages or compensation which is or may if **legal proceedings** are issued be allocated to the **small claim's** jurisdiction of the courts of England and Wales or the equivalent in Scotland and Northern Ireland.

Storm
An unusual weather event with persistent high winds usually associated with rain, thunder, lightning, or snow. (The wind speed or gust should normally exceed 55mph (48 knots) to be a storm but **we** take other factors into consideration such as where the property is sited. A storm can highlight defects rather than cause them and damage due to lack of maintenance, wear and tear or which happens gradually is not covered).

Strict liability
A criminal offence that **you** committed without knowing a criminal offence was committed. The offence must not be deliberate or wilful and only includes offences where there is no need to establish a guilty mind /criminal intent in order to obtain a conviction (*mens rea*).

Subsidence
Downward movement of the land beneath the **buildings** that is not as a result of **settlement.**

Sum Insured
The amount shown on **your schedule** as the most **we** will pay for claims resulting from one incident unless otherwise stated in this Certificate or any **clause.**

Unoccupied
Not lived in by **you** or anyone who has **your** permission for a continuous period exceeding 30 days; or a total of 90 or more days during the **period of insurance**; or does not contain enough furniture for living purposes.

Valuables
Stamp, coin or medal collections, antique clocks, pictures, other works of art, curios, items of gold, silver or any other precious metal, gemstones, jewellery, watches, and furs.

We, us, our
UK General Insurance Limited your insurers in respect of Sections 1 – 5.

You, your
The person(s) named on **your schedule**, their domestic partner, and members of their family (or families) who are normally living with them.

Your claim
A claim for costs, **defendant's costs**, **legal assistance,** or **legal advice** covered under section 6 items 1 to 9 of this insurance.

Insurance provided – cover options

Guidance notes

*This part of **your** Certificate shows the different sections that are available and that **you** can select.*

*Some things just aren't covered by insurance. In the same way that car insurance doesn't pay to repair your car if it rusts or breaks down, this Certificate won't cover wear or tear, ageing or breakdowns. **This insurance is not a maintenance contract.***

The sections of this insurance that are available are shown in the table below:

Section	Cover	Standard	Plus
1	Buildings	Yes	Yes
2	Accidental damage to buildings	No	Yes
3	Contents in the home	Yes	Yes
4	Accidental damage to contents in the home	No	Yes
5	Personal possessions outside the home	Yes	Yes
6	Key Cover	Yes	Yes

The cover **we** provide under each section is set out in detail under sections 1 to 6 below, so are the conditions applying to each section.

The sections **you** are covered for under this insurance are shown on **your schedule**. Cover is subject to change by any **clauses** shown on **your schedule**. Please read **your schedule** in conjunction with your Certificate.

The General exceptions and General terms and conditions of this insurance Certificate apply to all sections of policy cover.

Section 1. Buildings

Guidance notes

*This section of **your** Certificate provides cover for loss or damage to your buildings. It explains what is and is not covered.*

This section only applies when shown on **your schedule** as insured.

We will provide cover for loss of or damage to the **buildings** caused by any of the following items:

What is covered under items 1 and 2

1. Fire, explosion, lightning, earthquake.
2. Smoke.

What is not covered under item 2

We will not cover loss or damage that happens gradually.

What is covered under item 3

3. **Storm** or flood.

What is not covered under item 3

We will not cover loss or damage:

- Caused by frost.
- Caused by storm to fences, gates, and hedges.
- That happens gradually.

What is covered under items 4 and 5

4. Riot, civil unrest, strikes, or labour or political disturbances.
5. Malicious people or vandals.

What is not covered under items 4 and 5

Under item 5 **we** will not cover loss or damage:

- Caused by paying guests, tenants, or **you.**
- That happens after the **home** has been left **unoccupied.**

What is covered under item 6

6. Being hit by:
   - Aircraft or other flying objects or anything falling from them.
   - Vehicles or animals.

What is covered under item 7 and 8

7. Water escaping from water tanks, pipes, equipment, or fixing heating systems.

8. Water freezing in tanks, equipment, or pipes.

What is not covered under items 7 and 8

We will not cover loss or damage:

- That happens after the **home** has been left **unoccupied**.
- To solid floors caused by infill materials settling, swelling, or shrinking as a result of water escaping from the **home**.
- By **subsidence**, **heave** or **landslip** caused by water escaping.
- Caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies.

What is covered under item 9

9. Domestic heating oil and loss of metered water.

We will provide cover for loss of domestic heating oil leaking from a fixed heating system, or loss of metered water following loss or damage to water tanks, pipes, equipment, or fixing heating systems.

We will provide cover for loss or damage arising from pollution or contamination of land at the **home** caused by oil leaking from a domestic heating oil installation at the **home**.

The most **we** will pay for any one claim under the Certificate is up to £1,500.

What is not covered under item 9

We will not cover:

- Loss or damage that happens after the **home** has been left **unoccupied.**
- Accidental loss of metered water (e.g. accidentally leaving a tap running).
- Loss or damage that happens gradually.

What is covered under item 10

10. Theft or attempted theft.

What is not covered under item 10

We will not cover loss or damage:

- Caused by paying guests, tenants, or **you**.
- That happens after the **home** has been left **unoccupied**.

What is covered under item 11

11. Falling radio or television receiving aerials (including satellite dishes), their fittings and masts.

What is covered under item 12

12. **Subsidence** or **heave** of the land on which the **buildings** stand, or **landslip**.

What is not covered under item 12

We will not cover:

- Damage to swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, gates, fences, hedges or fixed tanks providing fuel to the **home** unless **we** also accept a claim for **subsidence**, **heave** or **landslip** damage to the **home;**

- Damage if **you** knew when this Certificate started that any part of the **buildings** had already been damaged by **subsidence**, **heave** or **landslip**, unless **you** told **us** about this and **we** accepted it.
- Damage caused by riverbank or coastal erosion;
- Damage to solid floors caused by infill materials settling, swelling or shrinking;
- Damage caused by **settlement** or by shrinkage or expansion of parts of the **buildings**;
- Damage caused by faulty or unsuitable materials, design or poor workmanship.

What is covered under item 13

13. Falling trees or branches.

If **we** accept a claim for damage to **buildings** by falling trees **we** will also pay reasonable costs **you** have to pay for removing from site:

- The fallen part of the tree;
- The tree if it has been totally or partly uprooted.

What is not covered under item 13

We will not cover costs **you** have to pay for:

- Removing part of the tree that is still below the ground;
- Restoring the site

What is covered under item 14

14. Loss of rent and the cost of alternative accommodation.

If **we** have accepted a claim for damage to the **home** and the damage means **your home** cannot be lived in, **we** will pay:

- Ground rent **you** still have to pay;
- Rent payable to **you**, or (if not otherwise insured) reasonable additional accommodation expenses **your** tenant has to pay;
- Any reasonable additional accommodation expenses for **you** and **your domestic animals**.

The most **we** will pay is up to 20% of the **sum insured** for **buildings**, until the **home** is ready to live in.

Guidance notes

*When **we** refer to reasonable additional accommodation expenses, this means that **we** will pay for alternative accommodation taking all of the circumstances of **your** claim into account, including **your** needs, the length of time for which accommodation is needed and alternative (and comparable cost of) accommodation available locally. **We** are happy to discuss this with you and will help to find suitable accommodation for you.*

What is covered under item 15

15. Emergency access to **home** and garden.

We will provide cover for damage to the **home** and garden within the boundaries of the **home** following necessary access by the emergency services to deal with a medical emergency or to prevent damage to the **home**.

The most **we** will pay for any one claim under the Certificate is up to £1,000.

What is covered under item 16

16. Tracing and accessing leaks.

If the **buildings** are damaged due to domestic heating oil leaking from a fixed heating system, or water escaping from water tanks, pipes, equipment or fixed heating systems, in the **home**, **we** will pay the reasonable costs of removing and replacing any other part of the **buildings** necessary to find the source of the leak and making good.

The most **we** will pay for any one claim under the Certificate is up to £5,000.

What is not covered under item 16

We will not:

- Pay more than the limit shown for any one incident; or
- Cover the cost of repairing the source of the leak unless caused by loss or damage which is covered under this section.

What is covered under item 17

17. **Your** liability to the public.

We will cover **your** legal liability to pay damages and claimants' costs and expenses for:

- Accidental bodily injury or illness;
- Accidental loss of or damage to property;

Happening during the **period of insurance** and arising:

- From **you** owning the **building** and its land;
- Under section 3 of the Defective Premises Act 1972 (or the Defective Premises Northern Ireland Order 1975) for any **home you** previously owned and occupied or leased occupied.

We will pay up to **£5,000,000** for any one incident in respect of **your** liability to the public.

We will also pay all **your** costs and expenses that **we** have already agreed to in writing.

If the **buildings** section of this Certificate is cancelled or ends, the Defective Premises Act cover will continue for seven years for any **home** insured by the **buildings** section before the Certificate was cancelled or ended.

What is not covered under item 17

We will not pay more than **£5,000,000** for any one incident.

We will not cover liability in connection with:

- **You** occupying the **building** and its land;
- Any accidental bodily injury or illness to any **domestic employee** if the injury or illness happens as a result of or in the course of their employment by **you**;
- Loss or damage to property which belongs to **you** or is in **your** care;
- Any **motorised vehicle**;
- Any agreement except to the extent that **you** will have been liable without that agreement;
- **Your** trade, business or profession (except as landlord of the **home**);
- The Defective Premises Act 1972 (or the Defective Premises Northern Ireland Order 1975) if it is covered by other insurance.

Guidance notes

*If **you** are the owner and occupier of the homes insured by this Certificate, accidents which happen in buildings or land are, by law, nearly always the responsibility of the occupier (the person who lives in the building or on the land) rather than the owner.*

*If **you** are both the owner and the occupier of the building, please remember that **your** liability to the public does not cover **your** legal liability as the occupier of the home and its land.*

*To protect yourself, **you** will need to arrange contents insurance which provides occupiers liability cover.*

What is covered under item 18

18. Selling **your home**.

If **you** enter into a contract to sell any **building** insured by this Certificate, and the **building** is destroyed or damaged before the sale has been completed, the buyer will be entitled to any benefit from this insurance (for the damage or destruction) once the sale has been completed. This cover does not apply if other insurance has been arranged by or for the buyer.

What is covered under item 19

19. **Accidental damage** to services, fixed glass, and sanitary fittings.

We will provide cover for **accidental damage** to:

- Cables, pipes, septic tanks and drain inspection covers **you** are legally responsible for which serve the **buildings**, including up to £1,000 for the cost of breaking into (then repairing and backfilling) an underground pipe **you** are legally responsible for, to clear a blockage, between the main sewer and the **home** if this is necessary because normal methods of releasing the blockage are unsuccessful;
- Fixed glass and sanitary fittings installed at the **home**. This includes glass in solar-panels, baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns.

What is not covered under item 19.

We will not cover:

- The **excess** shown on **your schedule**.
- Anything set out in the General exceptions section of this Certificate.
- Damage due to a fault or limit of design, manufacture, construction, or installation.
- Loss or damage that happens after the **home** has been left **unoccupied**.

What is not covered under the whole of section 1 (items 1 to 20)

We will not cover:

- The **excess(es)** shown on **your schedule**.
- Damage by wet or dry rot arising from any cause, except as a direct result of a claim **we** have already paid, and where repair or preventative action was carried out by a tradesperson, **we** have approved.
- Anything set out in the General exceptions section of this Certificate.
- Anything for which compensation is provided by the National House Building Council scheme, or other similar guarantee

Section 2. Accidental damage to buildings

Guidance notes

This section of your Certificate extends the accidental damage cover given under section 1 to cover other types of accidental damage as well. It explains what is and is not covered.

This section only applies when shown on **your schedule** as insured.

We will provide cover for loss of or damage to the **buildings** caused by any of the following:

What is covered under item 1

1. Extra **accidental damage** to **buildings**.

   We will provide cover for all other **accidental damage** to the **buildings** that is not covered by section 1 of this Certificate.

What is not covered under item 1

We will not cover:

- The **excess** shown on **your schedule**.
- Anything set out in the General exceptions section of this Certificate.
- Damage due to a fault or limit of design, manufacture, construction or installation.
- Loss or damage that happens after the **home** has been left **unoccupied**.
- Damage caused by wear and tear, **settlement**, shrinkage, vermin, insects, fungus, weather conditions or any damage which happens gradually.
- Damage caused by water entering the **home** regardless of how this happened (other than that covered under section 1 of this Certificate);
- Damage caused by chewing, scratching, tearing or fouling by **domestic animals**.
- Damage caused by faulty or unsuitable materials or design or poor workmanship.
- Damage caused by building alterations, renovations, extensions or repairs.
- Damage excluded under section 1;
- Maintenance and normal redecoration costs.
- Damage by **subsidence**, **heave** or **landslip**.
- Damage caused by paying guests or tenants.

What is not covered under the whole of section 2

We will not cover:

- The **excess(es)** shown on **your schedule**.
- Damage by wet or dry rot arising from any cause, except as a direct result of a claim **we** have already paid, and where repair or preventative action was carried out by a tradesperson, **we** have approved.
- Anything set out in the General exceptions section of this Certificate.

Buildings conditions

The following conditions apply to sections 1 and 2 of this Certificate.

Guidance notes

These conditions apply only to sections 1 and 2, however the General terms and conditions set out elsewhere in the Certificate apply to all sections of the insurance.

1. The sum insured

At all times the **sum insured** must be at least equal to the full cost of rebuilding the **buildings** to the same specification, including an amount for removing debris, demolition costs and architects' and surveyors' fees.

If at the time of a loss the **sum insured** shown on **your schedule** is too low, **we** will not settle claims on an "as new" basis and will reduce any payment to reflect the wear and tear.

2. Settling claims

We can choose to settle **your** claim by:

- Replacing; or
- Reinstating; or
- Repairing; or
- Cash payment.

Replacement will be on a like for like basis or based on the nearest equivalent available in the current market. If **we** are able to replace the property, but **we** agree to make a cash settlement, **we** will only pay **you** what it would cost **us** to replace the item as if it were new.

What we will pay

The most **we** will pay for loss or damage arising out of one incident is the **building sum insured** shown on **your schedule,** unless otherwise stated.

We will not reduce the **sum** (or sums) **insured** by the amount paid under any claim.

If **we** accept a claim under section 1 or 2 **we** will also pay for the following:

- Architects' and surveyors' fees to repair the **buildings**. These fees must not be more than those recommended by the relevant professional institutes;
- The cost of demolishing or supporting the damaged parts of the **buildings** which we have agreed to pay;
- The cost of meeting building regulations or municipal or local authority byelaws.

Guidance notes

*Where **we** refer to the term 'reasonable' in section 1, items 13 and 17 **we** mean that **we** will pay costs for goods and services which are competitive in the relevant marketplace.*

What we will not pay

We will not cover:

- Fees for preparing any claim;
- Any cost **you** are legally responsible for paying because of a notice served on **you** before the date of the loss or damage;
- **We** will not pay for any reduction in the market value of the **home** as a result of an insurable event.

3. Pairs, sets, collections and suites

We will not pay for the cost of replacing any undamaged items which form part of:

- A pair;
- A set;
- A suite;
- A collection;
- Any other item of uniform nature, design or colour.

Section 3. Contents

Guidance notes

*This section of **your** Certificate provides cover for loss or damage to **your** contents inside the home. It explains what is and is not covered.*

This section only applies when shown on **your schedule** as insured.

We will provide cover for loss of or damage to the **contents** in the **home** caused by any of the following:

What is covered under items 1 and 2

1. Fire, explosion, lightning, earthquake.
2. Smoke.

What is not covered under item 2

We will not cover loss or damage that happens gradually.

What is covered under item 3

3. **Storm** or flood.

What is not covered under item 3

We will not cover loss or damage that happens gradually.

What is covered under items 4 and 5

4. Riot, civil unrest, strikes, or labour or political disturbances.
5. Malicious people or vandals.

What is not covered under items 4 and 5

Under items 4 and 5 **we** will not cover loss or damage to food stored in freezers or fridges caused by a deliberate act, or by strikes by the company (or its employees) supplying **your** power.

Under item 5 **we** will not cover loss or damage:

- Caused by paying guests, tenants or **you**.
- That happens after the **home** has been left **unoccupied**.

What is covered under item 6

6. Being hit by:

    - Aircraft or other flying objects or anything falling from them.
    - Vehicles or animals.

What is covered under item 7

7. Water escaping from water tanks, pipes, equipment or fixed heating systems.

What is not covered under item 7

We will not cover loss or damage:

- That happens after the **home** has been left **unoccupied**.
- Caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies.

What is covered under item 8

8. Heating fuel leaking from a fixed heating system, or loss of metered water following loss or damage to water tanks, pipes, equipment or fixing heating systems.

   The most **we** will pay for any one claim under the Certificate is up to £1,500.

What is not covered under item 8

We will not cover:

- Loss or damage that happens after the **home** has been left **unoccupied**.
- Accidental loss of metered water (e.g. accidentally leaving a tap running).

What is covered under item 9

9. Theft or attempted theft.

   The most **we** will pay is up to £2,500 for any one claim for theft or attempted theft of **contents** from any **outbuildings** within the boundaries of the **home**.

What is not covered under item 9

We will not cover:

- Loss or damage that happens after the **home** has been left **unoccupied**.
- Theft by deception, unless deception is used only to get into the **home**.
- Theft of **personal money**, unless someone has broken into **your home** by using force and violence or has got into the **home** by deception.
- Theft if **you** live in a self-contained flat and the theft is from any part of the **building** that other people have access to;
- Theft if **you** live in a non-self-contained flat, unless someone has broken into or out of the **home** by using force and violence or has got into the **home** by deception.
- Theft of any pedal cycle valued at more than £500 unless the pedal cycle:
  - Has been specified on **your schedule**.
  - Is securely locked to an object that cannot be moved; or
  - Securely locked to an object that cannot be moved in a locked **building** or **outbuilding**.
- Loss or damage caused by paying guests, tenants or **you**.
- More than the limit shown for any one claim involving theft from **outbuildings**.

What is covered under item 10

10. Falling radio or television receiving aerials (including satellite dishes), their fittings and masts.

What is covered under item 11

11. **Subsidence** or **heave** of the land on which the **home** stands, or **landslip**.

What is not covered under item 11

We will not cover:

Damage caused by:

- Riverbank or coastal erosion.
- Faulty or unsuitable materials, design, or poor workmanship.

What is covered under item 12

12. Falling trees or branches.

What is covered under item 13

13. **Contents** temporarily removed from the **home.**

We will provide cover up to 20% of the **sum insured** on **contents** for loss or damage to **contents** caused by items 1 to 12 of section 3 while such **contents** are temporarily removed from the **home** to:

- Any bank or safe deposit, or any private home or building where **you** are living (including while attending full-time education), employed or working in the United Kingdom or the Isle of Man.

What is not covered under item 13

We will not cover:

- More than the limit shown under item 9 for loss or damage to **contents** in or from **outbuildings**.
- Loss or damage by theft, unless someone has broken into or out of a building by using force and violence or deception to get in;
- Loss or damage caused by **storm** or flood to **contents** that are not in a building.
- Loss or damage if the **contents** have been removed for sale or exhibition or placed in a furniture depository.

What is covered under item 14

14. **Contents** in the garden of **your home**.

We will provide cover for loss of or damage to the **contents** caused by items 1 to 12 of section 3 happening in the open but within the boundaries of the **home**.

The most **we** will pay for any one claim under the Certificate is up to £1,000.

What is not covered under item 14

We will not cover:

- Loss or damage that happens after the **home** has been left **unoccupied**.
- Theft of pedal cycles unless securely locked to an object that cannot be moved.
- **Contents** not suitable or designed to be left in the garden or outside.

What is covered under item 15

15. Food in freezers

We will provide cover for loss or damage to food stored in a freezer in the **home** caused by:

- A rise or fall in temperature.
- Contamination by freezing agents.

The most **we** will pay for any one claim is up to £1,000.

What is not covered under item 15

We will not cover loss or damage caused by a deliberate act or strikes by the company (or its employees) supplying **your** power.

What is covered under item 16

16. Domestic heating oil and loss of metered water.

We will provide cover for loss of domestic heating oil leaking from a fixed heating system, or loss of metered water following loss or damage to water tanks, pipes, equipment, or fixing heating systems.

We will provide cover for loss or damage arising from pollution or contamination of land at the **home** caused by oil leaking from a domestic heating oil installation at the **home**.

The most **we** will pay for any one claim under the Certificate is up to £1,500.

What is not covered under item 16

We will not cover:

- Loss or damage that happens after the **home** has been left **unoccupied**.
- Accidental loss of metered water (e.g. accidentally leaving a tap running);
- Loss or damage that happens gradually.

What is covered under item 17

17. Loss of rent and the cost of alternative accommodation.

If the **home** cannot be lived in due to the damage which would be covered under section 3, items 1 to 12 and as a result it cannot be lived in, **we** will pay for:

- Rent payable to **you** or (if not otherwise insured) reasonable accommodation expenses **your** tenant has to pay.
- Reasonable additional accommodation expenses for **you** and **your domestic animals**.

The most **we** will pay is up to 20% of the **sum insured** for **contents,** until the **home** is ready to live in.

Guidance notes

*When **we** refer to reasonable additional accommodation expenses, this means that **we** will pay for alternative accommodation taking all of the circumstances of **your** claim into account, including **your** needs, the length of time for which accommodation is needed and alternative (and comparable cost of) accommodation available locally. **We** are happy to discuss this with **you** and will help to find suitable accommodation for **you**.*

What is covered under item 18

18. Fatal injury benefit.

We will pay up to £3,000 if **you** die as a result of injury caused by fire, explosion, lightning or intruders.

For **us** to pay a claim, **your** death must happen within three months of the incident.

The most **we** will pay for any one claim under the Certificate is up to £3,000.

What is covered under item 19

19. Household removals.

We will cover **contents** accidentally damaged or stolen during professional removal from the **home** to **your** new permanent home, or one that **your** tenant will occupy, (including while in temporary storage for up to seven days) within the United Kingdom or the Isle of Man.

What is not covered under item 19

We will not cover **personal money**, jewellery, watches, items of gold or platinum, stamps, and coins.

What is covered under item 20

20. Religious festivals and wedding gifts.

We will increase the **sum insured** for **contents** by up to 10%:

- During any month in which **you** celebrate a religious festival, to cover gifts and food bought for the occasion.
- During the 30 days before and 30 days after **your** wedding day to cover wedding gifts.

What is covered under item 21

21. Occupiers, personal and employer's liability

We will cover **your** legal liability to pay damages and claimants' costs and expenses for:

- Accidental bodily injuries or illness.
- Accidental loss or damage to property.

Happening during the period of insurance in:

- The United Kingdom and the Isle of Man.
- The rest of the world, for no more than 30 days in any one **period of insurance**.

and arising:

- As occupier (not as owner) of the **home** and its land;
- In a personal capacity (not as occupier or owner of any building or land);
- As employer of a **domestic employee**.

We will not pay more than £5,000,000 for any one incident of occupiers and personal liability, unless a claim is made against **you** by a **domestic employee** where the injury or illness happens as a result of or in the course of their employment by **you** (in which case the most **we** will pay for any one incident is £10,000,000 for employer's liability).

This will include any costs and expenses incurred by **you** which **we** have agreed to in writing.

What is not covered under item 21

We will not cover liability in connection with:

- **You** owning land, buildings or other fixed property;
- **You** living in or occupying land or buildings other than the **home** or its land;
- Aircraft other than pedestrian controlled radio-controlled toys or models but excluding radio-controlled drones.
- **You** (or anyone on **your** behalf) owning, possessing, or using any **motorised vehicle**.
- Caravans.
- Boats, boards and craft designed to be used on or in water, other than:
    - Those only propelled by oars or paddles.
    - Pedestrian-controlled toys or models.
- Deliberate or malicious acts.

- The transmission of any communicable disease or virus by **you**.
- Dangerous dogs as defined in the Dangerous Dogs Act 1991 (or any later legislation);
- Any agreement except to the extent that **you** would have been liable without that agreement.
- Any trade, business, or profession.
- Loss or damage to property which belongs to **you** or is in **your** care or control.
- Bodily injury or illness to **you.**

For claims involving liability for bodily injury to or illness of a **domestic employee** working for **you** the following exclusions do not apply:

- **You** owning land, buildings or other fixed property;
- **You** living in or occupying land or buildings other than the **home** or its land;
- Aircraft other than pedestrian controlled radio-controlled toys or models, but excluding radio controlled drones;
- Caravans.
- Boats, boards and craft designed to be used on or in water, other than:
    - Those only propelled by oars or paddles.
    - Pedestrian-controlled toys or models.
- Deliberate or malicious acts.
- The transmission of any communicable disease or virus by **you**.
- Any trade, business or profession.

Guidance notes

*This guidance note applies if **you** are the owner but not the occupier of the home insured by this Certificate Accidents which happen in buildings or on land are, by law, nearly always the responsibility of the occupier (the person who lives in the building or on the land) rather than the owner. If **you** are the owner but not the occupier of the building, please remember that the occupier's personal and employer's liability does not cover **your** legal liability as the owner of the home and its land. To protect yourself, **you** will need to arrange buildings insurance which provides **your** liability to the public cover.*

***The Dangerous Dogs Act 1991** imposes certain requirements on specific types of dog. It also places requirements in relation to dogs which are, as described in the Act dangerously out of control. For further guidance please see the Office of Public Sector Information Website (www.opsi.gov.uk) or contact the Citizens Advice Bureau.*

What is covered under item 22

22. Tenant's liability

We will provide cover if **you** are legally responsible as a tenant for:

- Loss or damage to the **home** and fixtures and fittings and **contents** belonging to the landlord by any of the items listed under section 3.
- **Accidental damage** to:
    - Fixed glass and sanitary fittings installed at the **home**. This includes glass in solar-panels, baths, shower trays, shower screens, bidets, wash basins, splash backs, pedestals, sinks, toilet pans and cisterns.
    - Cables, pipes, septic tank and drain inspection covers which serve the **home**. Cover includes up to £1,000 for the cost of breaking into (then repairing and backfilling) an underground pipe **you** are legally responsible for, to clear a blockage between the main sewer and the **home** if this is necessary because normal methods of releasing the blockage are unsuccessful.

The most **we** will pay for any one claim under this Certificate is £1,000.

What is not covered under item 22

We will not cover:

- Loss or damage excluded under section 3;
- Loss or damage caused by building work which involves alterations, renovations extensions or repairs;
- Damage to cables and underground pipes due to a fault or limit of design, manufacture, construction or installation.

What is covered under item 23

23. Emergency access to **home** and garden.

We will provide cover for damage to **contents** following necessary access to the **home** by the emergency services to deal with a medical emergency or to prevent damage to the **home**.

The most **we** will pay for any one claim under the Certificate is up to £1,000.

What is covered under item 24

24. **Accidental damage** to home entertainment equipment, mirrors and glass.

We will provide cover for **accidental damage** to:

- Television sets (including digital and satellite receivers), DVD and Blue-Ray players, video players and recorders, games consoles, home computers and audio equipment in the **home**.
- Receiving aerials, dishes and CCTV (closed circuit television) cameras fixed to the **home**;
- Mirrors, glass tops on furniture, fixed glass in furniture and ceramic glass in cooker hobs in the **home**.

What is not covered under item 24

We will not cover:

- Games consoles, audio/visual equipment, laptops or computer equipment designed to be portable, laptops, tablets, mobile phones;
- Digital/video cameras and satellite navigation systems;
- Radio transmitters, mobile phones and hearing aids;
- Damage caused by fitting a battery incorrectly.

What is not covered under the whole of section 3

We will not cover:

- The **excess(es)** shown on **your schedule**;
- Property insured by any other Certificate;
- Documents of any kind except **personal money**, passports and the title deeds to **your home**;
- **Motorised vehicles**, aircraft, boats, boards and craft designed to be used on or in water, caravans and trailers, and the parts, spares and accessories of any of these, golf carts or buggies;
- Any part of the structure of the **home** including ceilings, wallpaper and the like;
- Items used for business or professional purposes (except **home office equipment**);
- Any living creature;
- Damage caused by the process of cleaning, washing, repairing or restoring any item;
- Electrical or mechanical breakdown;
- Loss in value;
- Damage caused by chewing, scratching, tearing or fouling by **domestic animals;**
- Damage caused by wear and tear or anything which happens gradually;
- Anything set out in the General exceptions section of this Certificate;
- Anything for which compensation is provided by the National House Building Council scheme, or other similar guarantee.

Section 4. Accidental damage to contents in the home

Guidance notes

*This section of **your** Certificate extends the accidental damage cover given under section 3 to cover other types of accidental damage as well. It explains what is and is not covered.*

This section only applies when shown on **your schedule** as insured.

We will provide cover for loss of or damage to **contents** in the **home** caused by any of the following:

What is covered under item 1

1. Extra **accidental damage** to **contents** in the **home**.

   We will provide cover for all other **accidental damage** to **contents** whilst in the **home** that is not covered by section 3 of this Certificate.

What is not covered under item 1

We will not cover:

- Food and stamps;
- Damage caused by weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot;
- Damage caused by water entering the **home** regardless of how this happened (other than that covered under section 3 of this Certificate);
- Any loss that is not the direct result of the insured incident itself;
- Damage which is excluded under section 3;
- Loss or damage caused by paying guests or happening while the **home** or any part of it is lent, let or sublet.

What is not covered under the whole of section 4

We will not cover:

- The **excess** shown on **your schedule**;
- Damage caused by the process of cleaning, washing, repairing or restoring any item;
- Electrical or mechanical breakdown;
- Loss in value;
- Damage caused by chewing, scratching, tearing or fouling by **domestic animals**;
- Damage caused by wear and tear or anything which happens gradually;
- Anything set out in the General exceptions section of this Certificate.

Contents conditions

The following conditions apply to sections 3 and 4 of this Certificate.

Guidance notes

These conditions apply only to sections 3 and 4, however the General terms and conditions set out elsewhere in the Certificate apply to all sections of the insurance.

1. The sum insured

At all times the **sum insured** must be at least equal to the full cost of replacing the property "as new" (apart from clothing where a deduction may be made for wear and tear and loss in value).

If at the time of loss, the **sum insured** is too low **we** will not settle claims on an "as new" basis and will reduce any payment to reflect wear and tear.

2. Settling claims

We can choose to settle **your** claim by:

- Replacing; or
- Reinstating; or
- Repairing; or
- Cash payment.

Replacement will be on a like for like basis or based on the nearest equivalent available in the current market. If **we** are able to replace property, but **we** agree to make a cash settlement, **we** will only pay **you** what it would cost **us** to replace the item as if it were new.

The above basis of settlement will not apply to:

- clothes
- pedal cycles

where **we** will take off an amount for depreciation.

Depreciation Table	
Age of Item(s)	**Cost of Repair**
Less than 3 Years	Repair or replacement as new with an item of similar type of equivalent specification;
Between 3 and 5 Years	30% Reduction for wear and tear;
Between 5 and Seven Years	60% reduction for wear and tear;
More than 7 Years	100% reduction for wear and tear;

What we will pay

The most **we** will pay for loss or damage arising out of one incident is the **sum insured** for **contents** shown on **your schedule,** unless otherwise stated.

We will not reduce the **sum(s) insured** by the amount paid under any claim, unless the claim relates to the total loss of any item(s) specified on **your schedule**.

3. Valuables

We will not pay more than 30% of the **sum insured** for **contents** in respect of **valuables** and no more than £3,000 for any one item of **valuables,** unless the item is specified on **your schedule**.

4. Pairs, sets, collections and suites

We will not pay for the cost of replacing any undamaged items which form part of:

- A pair;
- A set;
- A suite;
- A collection;
- Any other item of a uniform nature, design or colour.

5. Items valued over the single item limit

We will not pay more than £3,000 for any one item, set or collection unless listed separately on **your schedule** as a specified item.

We will not pay more than the item **sum insured** for any specified item.

If **you** claim for an item specified in **your schedule**, **you** will need to provide proof of the item's value.

6. Proof of value and ownership

It is **your** responsibility to prove to **us** any loss that **you** claim for. **We** recommend that **you** keep copies of receipts, valuations, photographs, instruction booklets and guarantee cards to help with **your** claim.

If **you** wish to specify an item valued at more than the single item limit shown on **your schedule**, **we** will either request proof of value prior to providing cover for the item or at the time of loss.

Section 5. Personal possessions

Guidance notes

*This section of **your** Certificate provides cover on certain items whilst away from **your** home, anywhere in the world. This section is only available if **you** have selected section 3 or sections 3 and 4.*

This section only applies when shown on **your schedule** as insured and is only available if **you** have selected section 3 or sections 3 and 4.

What is covered under item 1

1. Unspecified and specified personal possessions.

   Theft, accidental loss or damage to **your** unspecified and specified **personal belongings** as shown on **your schedule** whilst in and away from the **home** in the United Kingdom and the Isle of Man, and anywhere in the world for a maximum period of 30 days in any **period of insurance**.

   This cover only applies when shown on **your schedule**.

   The most **we** will pay for any one item of **personal belongings** is up to £3,000 unless the item is specified on **your schedule**.

What is not covered under item 1

We will not cover:

- Mobile phones or tablets.

What is covered under item 2

2. **Personal money**, credit and debit cards.

   Personal money, credit and debit cards in and away from the **home** in the United Kingdom and the Isle of Man, and anywhere in the world for a maximum period of 30 days in any **period of insurance**.

   This cover only applies when shown on **your schedule**.

   We will cover loss of:

   - **Personal money**;
   - Credit and debit cards held for social, domestic or charitable purposes. Credit and debit cards are only insured against loss if they are used by someone without **your** permission following loss or theft.

   We will also cover any costs **we** have agreed to in writing before the card issuing company has received notice of the loss, as long as **you** keep to the terms of **your** card agreement.

   The most **we** will pay for any one claim under the Certificate is up to £1,000 for **personal money** and £1,000 for credit and debit cards.

Guidance notes

*Under current regulations when a card is lost or stolen (or the card details obtained fraudulently) if the cardholder has acted reasonably and followed the card terms and conditions, he/she will be able to reclaim most (if not all) of the unauthorised charges from the card issuer. There are certain exceptions when the card issuer may charge a limited amount (currently £50) for charges made before they are told of the card loss or misuse. **Our** cover will reimburse the cardholder within the Certificate terms for unrecoverable charges.*

What is not covered under item 2

We will not cover:

- Losses not reported to the police;
- Losses of credit and debit cards not reported to the card issuing company within 24 hours of discovering the loss;
- Any business credit/debit cards.

What is covered under item 3

3. Pedal cycles (unspecified and specified).

   This cover only applies when shown on **your schedule**.

   We will provide cover for loss of or damage to **your** pedal cycles in and away from the **home** in the United Kingdom and the Isle of Man and anywhere in the world for a maximum period of 30 days in any **period of insurance**.

   The most **we** will pay for any unspecified pedal cycle is up to £500.

   The most **we** will pay for any specified pedal cycle will be the amount shown on **your schedule**.

What is not covered under item 3

We will not cover:

- Theft unless the pedal cycle is:
  - In **your** immediate custody and control; or
  - Securely locked to an object that cannot be moved; or
  - Securely locked to an object that cannot be moved in a locked building or **outbuilding.**

What is covered under item 4

4. Mobile phones and tablets (unspecified and specified).

   This cover only applies when shown on **your schedule**.

   We will provide cover for loss of or damage to **your** mobile phones and tablets in and away from the **home** in the United Kingdom and the Isle of Man, and anywhere in the world for a maximum period of 30 days in any **period of insurance**.

   The most **we** will pay for any unspecified mobile phone or tablet is up to £300.

   The most **we** will pay for any specified mobile phone or tablet will be the amount shown on **your schedule**.

What is not covered under item 4

We will not cover:

- Theft unless the mobile phone or tablet is:
  - In **your** immediate custody and control; or
  - Stolen from a locked room, locked building or locked **motorised vehicle;**
- Any loss arising from the unauthorised or inappropriate use of **your** mobile phone or tablet by **you** or anyone in possession of **your** mobile phone or tablet, including:
  - Call, text and data activity;
  - Financial or other loss caused directly or indirectly through the use of any electronic payment method or facility on **your** mobile phone or tablet;
- Loss of and/or the restoration of data, information or apps held in or on **your** mobile phone or tablet or on any SIM card contained therein;
- Amounts **you** are liable for under **your** airtime contract including connection/reconnection costs, call, text and data costs, subscription fees or charges of any kind;
- Indirect loss, including compensation for **you** not being able to use the lost, stolen or damaged mobile phone or tablet;
- The consequences of any resulting identity theft following **your** mobile phone or tablet being lost or stolen.

What is not covered under the whole of section 5

We will not cover:

- The **excess(es)**shown on **your schedule**;
- Theft from an unattended vehicle (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle which has been broken into by using force and violence);
- Loss or damage caused by wear and tear, light weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything which happens gradually;
- Loss or damage caused by the process of cleaning, washing, repairing or restoring any item;
- Electrical or mechanical breakdown;
- Loss or damage to sports racquets, sticks, bats and clubs while in use;
- Confiscation or detention by Customs or other officials;
- Loss in value;
- Any loss that is not the direct result of the insured incident itself;
- Business or professional use of musical instruments, photographic and sporting equipment and accessories;
- Any loss or damage covered by another Certificate;
- Theft, attempted theft or malicious damage caused by paying guests, tenants or **you;**
- Theft by deception, unless deception is used only as a way to get into the **home**;
- Business goods and equipment;
- Furniture, furnishings, household goods and equipment, food and drink;
- Bonds, stocks, shares and documents of any kind, other than driving licences and passports;
- **Motorised vehicles**, aircraft, boats, sail boards, surfboards, jet skis, caravans, trailers and the parts, spares and accessories of any of these, golf carts or buggies;
- Any living creature;
- Anything set out in the General exceptions section of this Certificate.

We will not cover the following items unless they are specifically shown on **your schedule**:

- Snowboards, skis (including sticks and bindings), water skis, sub- aqua equipment and riding tack;
- Contact, corneal cap or micro lenses and hearing aids;
- Any pedal cycle valued over £500, and their parts, spares or accessories;
- **Personal money**, credit and debit cards.

We will not pay more than £1,500 in total for any one incident of theft from an unattended **motorised vehicle** (this limit applies in total to all property covered under section 5 except for item 3).

Personal possessions conditions

The following conditions apply to section 5 of this Certificate.

Guidance notes

These conditions apply only to section 5 however the General terms and conditions set out elsewhere in the Certificate apply to all sections of the insurance.

1. The sum insured

At all times the **sum insured** must be at least equal to the full cost of replacing the property "as new" (apart from clothing where a deduction may be made for wear and tear and loss in value).

If at the time of loss, the **sum insured** is too low **we** will not settle claims on an "as new" basis and will reduce any payment to reflect wear and tear.

2. Settling claims

We can choose to settle **your** claim by:

- Replacing; or
- Reinstating; or
- Repairing; or
- Cash payment.

Replacement will be on a like for like basis or based on the nearest equivalent available in the current market. If **we** are able to replace property, but **we** agree to make a cash settlement, **we** will only pay **you** what it would cost **us** to replace the item as if it were new.

A deduction for wear and tear will apply for clothing.

What we will pay

The most **we** will pay for loss or damage arising out of one incident is the sum insured for personal possessions and any specified items shown on **your schedule** unless otherwise stated.

We will not reduce the **sum(s) insured** by the amount paid under any claim, unless the claim relates to the total loss of any item(s) specified on **your schedule**.

3. Valuables

We will not pay more than 30% of the **sum insured** for **contents** in respect of **valuables** and no more than £3,000 for any one item of **valuables** unless the item is specified on **your schedule**.

4. Pairs, sets, collections and suites

We will not pay for the cost of replacing any undamaged items which form part of:

- A pair;
- A set;
- A suite;
- A collection;
- Any other item of a uniform nature, design, or colour.

5. Items valued over the single item limit

We will not pay more than £3,000 for any one item, set or collection unless listed separately on **your schedule** as a specified item.

We will not pay more than the item **sum insured** for any specified item.

If **you** claim for an item specified in **your schedule**, **you** will need to provide proof of the item's value.

6. Proof of value and ownership

It is **your** responsibility to prove to **us** any loss that **you** claim for. **We** recommend that **you** keep copies of receipts valuations, photographs, instruction booklets and guarantee cards to help with **your** claim.

If **you** wish to specify an item valued at more than the single item limit shown on **your schedule**, **we** will either request proof of value prior to providing cover for the item or at the time of loss.

Section 6. Key Cover

Underwritten by: Inter Partner Assistance SA (IPA) which is fully owned by AXA Assistance Group

This document sets out the terms and conditions of **your cover** and it is important that **you** read it carefully. It explains what is covered and what is not covered. There are also exclusions and conditions that **you** must follow for the **policy** to work. The **cover you** hold is set out in the **policy schedule**.

This **key Protection policy** is provided by **Complectus Limited. Complectus Limited** is authorised and regulated by the Financial Conduct Authority (FCA Number 774491). Its registered office is at The Courtyard, High Street, Ascot, Berkshire, SL5 7HP**.** It is registered in England no: 06581704

This **policy** is underwritten by **Inter Partner Assistance SA (IPA**) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from **Us** on request. Inter Partner Assistance SA firm register number is 202664. **You** can check this on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

What makes up this policy?
These **key protection policy** terms and conditions and **your policy schedule** form **your** insurance contract.

Important information
This document sets out the terms and conditions of **your cover** and it is important that **you** read it carefully. The type of **cover you** hold will be set out in the accompanying **policy** schedule. If changes are made, these will be confirmed to **you** separately in writing.

Each section of **cover** explains what is and is not covered. There are also general exclusions (things that are not included) that apply to all sections of the **cover**, and there are general conditions that **you** must follow for the **policy** to work.

Jurisdiction and law
This **key protection policy** is governed by the laws of England and Wales.

Demands and needs
This **key protection policy** meets the demands and needs of a **policy holder** seeking to replace their keys in the event of an insured incident for their lost, stolen or broken **keys**.

Meaning of words
Wherever the following words and phrases appear in **bold** in this **policy** and in the **policy schedule**, they will always have the following meanings.

Cover	In the event of any of the Insured Incidents, **we** will reimburse **you** up to the limits stated and AXA Assistance will assist with the arrangements for replacing **your keys** and **locks**, or onward transportation.
Excess	The first £50.00 of any claim payable by **you.**
Policy Holder	The first person in whose name the **policy** is issued and who is protected in case of loss or theft of **keys.**
Home/House	The private dwelling located within the **territorial limits** as specified on the **policy schedule.**
Keys/Locks	Any **key** to any external door to **your** home, or **vehicle** including electronic key fobs and immobiliser keys.

Policy	Means this **Section Six** on the terms and subject to the conditions.
Protection Policy	Limitations and exclusions set out in this document.
Policy Limit	The total amount payable in respect of each insured incident and in total for all Insured Incidents as in any one year as shown in **your policy schedule** including VAT. The total aggregate limit insured during the **policy period** is £1500.00 (£50 excess applies).
Policy Period	12 months from the start date of this policy as shown on **your policy** schedule.
Policy Schedule	Is the schedule issued to **us** on **your** behalf by **Paragon Car Limited** which contains details of **your policy** start date, **policy limit** and additional information in support of **your** application for c**over** under this **policy,** and which forms part of the **key protection policy. Your policy start date** is the **start date** as detailed in **your** finance agreement issued to **you** by Paragon Car Limited and where they have paid the **premium** on **your** behalf.
Premium	The **premium** is payable on the payment date shown in the **policy schedule** as the **premium** due date if applicable. The **policy** will start on the **start date** and will last until one of the criteria set out under 'Termination of **cover**' is met.
Proposal or Statement of Fact	The documents completed or supplied by **you** or on **your** behalf by Paragon Car Limited and all other information provided by **you** on which **we** have relied when agreeing to provide this **key protection policy.** If **you** do not give **us** full information at the start, or do not tell **us** about changes, this **key protection policy** may no longer be valid and **we** may refuse to deal with any claim.
Paragon Car Limited	Paragon Car limited is authorised and regulated by the Financial Conduct Authority (FCA Number 312028). Its registered office 1st Floor, Jupiter House, Orbital One, Green Street Green Road, Dartford Kent DA1 1QG.
Start Date	The date **your cover** starts under this **policy** shown in **your policy schedule.**
Territorial Limits	UK: Great Britain, Northern Ireland, Isle of Man and the Channel Islands.
Vehicle	the motor **vehicle** notified to **us** within the **proposal or statement of fact.**
We, Insurer, Our, Us,	Means Inter Partner Assistance SA, the underwriters of this **policy** and AXA Assistance UK Limited, the administrator of this **policy**, both of; The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR UK.
You, Your, Insured	The first person named on the **policy schedule.**

Claims conditions

- All lost or stolen **keys** or **keys** broken in a **lock** must be reported to **Us** on 0345 607 5329 within 48 hours of the incident
- The police must be notified of all lost and stolen **keys** within 48 hours of the incident and a crime reference or lost property number obtained.
- All costs for any services rendered must be met by **you** and **you** must forward the original detailed invoice(s), receipt(s) and crime reference or lost property number to **Us** within 31 days of notifying AXA Assistance. Providing **Your** claim is within the terms of this **policy We** will validate **your** claim and reimburse **your** outlay up to the **policy** limits.

- If **you** claim under this **policy** for something that is also covered by another insurance **policy**, **you** must provide **Us** with full details of the other insurance **policy**. **We** will only pay **our** rateable proportion of the claim.

- **You** must take reasonable care to avoid anything which may result in a claim under this **policy**.

Exclusions

- All costs incurred where **you** have not notified **Us** within 48 hours of the incident.

- Any claim for theft or loss of **keys** which is not reported to the police within 48 hours of the incident and a crime reference or lost property number obtained.

- Any claim for replacing **locks** when only parts need changing.

- Any claim made, or any insured event causing the need for a claim to be made, which occurs within 14 days from the start date of this **policy.**

- Insured **keys** lost or broken by, or stolen from, someone other than **you.**

- Any lock replacement other than the lock with the key broken in it denying you access to your home or vehicle.
- Any event giving rise to a claim which occurred outside the **territorial limits.**

- Any costs other than the replacement of insured **keys** where **you** have access to duplicate keys.

- Any claim for **keys** where a previous claim has been rejected unless the current claim is supported by a valid VAT receipt to evidence that the previously lost or stolen **key** was replaced.

- Any claim for damage to **locks** by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.

- Any claim for damage to **locks** by attempted theft or malicious damage.

- Any claim for loss or damage caused by any act of war, invasion or revolution.

- Any other **keys** other than for the **Home** or **your vehicle**

How to make a claim

Please read the Insured Incidents, Claims Conditions and Exclusions sections to ensure the incident is covered under the terms of this **policy**. If **you** believe **your** claim to be valid then within 48 hours of the incident, please telephone:

Us on 0345 607 5329 and assistance will be arranged for **you.**

FAILURE TO FOLLOW THESE STEPS MAY DELAY OR JEOPARDISE THE PAYMENT OF YOUR CLAIM.

Insured incidents

1. Theft or loss of **your keys** - If **your vehicle** or **house keys** are stolen or lost anywhere in the UK, **you** must report this to both the police, obtaining a crime reference or lost property number, and AXA Assistance who will arrange for a suitable contractor to attend the scene. Upon validation of **your** claim **We** will reimburse **you** for the cost of **your key** or **lock** replacement up to the **policy** limit

2. **Vehicle keys** – If **your keys** are locked in **your vehicle** or broken in any **lock** of **your vehicle** denying **you** access or use, **you** must report this event to AXA Assistance who will arrange for a suitable contractor to attend the scene and upon validation of **your** claim **We** will reimburse **you** for the cost of a replacement key and the call out charge up to the **policy limit**.

3. **House keys** – If **your keys** are locked in **your house** or broken in any external door **lock** denying **you** access to **your** property, **you** must report this event to AXA Assistance who will arrange for a suitable contractor to attend the scene and upon validation of **your** claim **We** will reimburse **you** for the cost of gaining access and if necessary provide reimbursement for a replacement **key**, or repair or replacement of the damaged **lock,** up to the **policy limit**.

4. If **you** are stranded more than 20 miles from **Home** by theft or loss of **your vehicle keys** and have no access to **your vehicle, We** will pay £30 per day including VAT for vehicle hire, for up to 3 days. AXA Assistance must be notified of the circumstances and car hire arranged through them.

This **policy** will continue to respond for the **policy period** or until **your** chosen level of indemnity is exhausted whichever comes first. Please refer to **your policy schedule** to check the **policy limit you** have chosen**.**

Cancellation – Your rights
If you find that this cover does not meet your needs, please contact **us** within 14 days of receiving this document and we will cancel this policy.

Cancellation – Our rights
We may cancel this policy by giving **you** at least 14 days written notice at **your** last known address for the following reasons;

We may cancel this policy without giving you prior notice if, by law, or other similar reasons we are unable to provide it.

We reserve the right to refuse renewal of any individual policy.

We may cancel this policy 'with immediate effect if:

- You make or try to make a fraudulent claim under your policy;
- You are abusive or threatening towards our staff;
- You repeatedly or seriously break the terms of this policy.

We will continue to honour any claims made before cancellation.

Termination of cover
This insurance **cover** shall automatically terminate immediately upon the first to occur of the following:

1. The expiry of the **policy Period**.

2. Upon transfer of ownership of the **vehicle** or **house** to any person other than the first named on the **policy schedule**.

Important information
AXA Assistance will provide **you** with assistance by arranging key or lock, repair or replacement, or onward transportation as appropriate. Providing assistance is a service only and does not pre-qualify **your** claim for reimbursement of costs. **We** will validate **your** claim and reimburse **you** for costs **you** have met following any of the Insured Incidents detailed below. Reimbursement is subject to You providing the original invoice(s), receipt(s), any relevant crime reference or lost property number and complying with all other terms and conditions of this insurance. All costs outside of the terms of this **policy** must be met and paid for by **you**.

Complaints procedure

You can write to the Group Quality and Customer Relations Manager at:
Inter Partner Assistance SA,
The Quadrangle, 106-118 Station Road,
Redhill, Surrey, UK
RH1 1PR,
Or, **you** can phone 01737 815 215 or email quality.assurance@axa-assistance.co.uk

If it is impossible to reach an agreement, **you** may have the right to make an appeal to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service
Exchange Tower, London E14 9SR. Telephone 0800 023 4567 Email: complaint.info@financial-ombudsman.org.uk

These procedures do not affect **your** right to take legal action.

Compensation scheme
Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS). Further information can be obtained from the website www.fscs.org.uk

Data Protection
Details of you, your insurance cover under this policy and claims will be held by us (acting as data controllers) for underwriting, policy administration, key insurance claims handling, complaints handling, sanctions checking and fraud prevention purposes, subject to the provisions of applicable data protection law and in accordance with the assurances contained in our website privacy notice (see below).

We collect and process these details as necessary for performance of our contract of insurance with you or complying with our legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services.

These activities may include: a. use of sensitive information about the health or vulnerability of you or others involved in your key insurance claim, in order to provide the services described in this policy. b. disclosure of information about you and your insurance cover to companies within the AXA group of companies, to our service providers and agents in order to administer and service your insurance cover, to provide you with emergency key assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law; c. monitoring and/or recording of your telephone calls in relation to cover for the purposes of record-keeping, training and quality control; d. obtaining and storing any relevant and appropriate photographic evidence of the condition of your property which is the subject of the claim or any information submitted to substantiate the claim, or for the purpose of providing services under this policy, sending you feedback requests or surveys relating to our services, and other customer care communications.

We will separately seek your consent before using or disclosing your personal data to another party for the purpose of contacting you about other products or services (direct marketing). Marketing activities may include matching your data with information from public sources, for example government records of when your MOT is due, in order to send you relevant communications. You may withdraw your consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and the European Economic Area (the European Union plus Norway, Liechtenstein, and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using our services, you acknowledge that we may use your personal data, and consent to our use of sensitive information, as described above. If you provide us with details of other individuals, you agree to inform them of our use of their data as described here and in our website privacy notice (see below).

You are entitled on request to a copy of the information we hold about you, and you have other rights in relation to how we use your data (as set out in our website privacy notice – see below). Please let us know if you think any information, we hold about you is inaccurate, so that we can correct it.

If you want to know what information is held about you by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to our use of your data, please write to us at:

Data Protection Officer The Quadrangle 106-118 Station Road Redhill RH1 1PR UK
Email: dataprotectionenquiries@axa-assistance.co.uk

Our full data privacy notice is available at: www.axa-assistance.co.uk . Alternatively, a hard copy is available from us on request.

Alternative Format
Please contact **Us** if You would like a copy of these terms and conditions in alternative format such as large print or audio.

General terms and conditions

Guidance notes

*So far **you** have seen conditions which are specific to each section of cover. The terms and conditions set out below apply to the whole of this insurance. They explain **your** responsibilities under this contract of insurance.*

THESE GENERAL TERMS AND CONDITIONS APPLY TO THE WHOLE OF THE INSURANCE

These terms and conditions apply to all sections of the Certificate. If **you** do not perform or comply with a term or condition, **we** might not be under any obligation to pay anything under the terms of this Certificate.

1. Your duties to us

- **You** must keep property that is insured under **your** Certificate in good condition.
- **You** must make sure **your home** and any **outbuildings** are left secure whenever **you** leave them unattended by closing all accessible windows and closing and locking all external doors.
- **We** will only provide the cover described in this Certificate and **schedule** if:
    - The premium has been paid for the current **period of insurance**; and
    - **You** and anyone claiming under this insurance has met all the conditions contained in this Certificate, **schedule**, and any **clauses** applied to the insurance; and
    - The information **you** provided, or which was provided on **your** behalf and which forms **your** proposal for insurance or is contained in any declaration is, to the best of your knowledge and belief, correct and complete; and
    - **You** provide us with co-operation and assistance throughout the duration of this insurance, for example if **we** request information or documentation from **you** when **you** purchase cover, make changes, submit a claim or, where applicable, renew **your** insurance with them; and
    - **You** take all precautions to prevent loss or damage occurring and the extent of any loss or damage.
- **Your** premium is based on information **you** supplied to the firm that arranged **your** insurance with **us** at the start of the insurance, subsequent alteration or renewal. **You** must tell the firm that arranged **your** insurance with **us,** the broker or insurance advisor or **us** immediately of any change to that information.
- If **you** or anyone acting on **your** behalf at any time acts abusively or makes in appropriate comments (for example but not limited to those of a sexual nature), to employees of, the **broker or insurance advisor,** that arranged **your** insurance**,** then cover will cease immediately. Where applicable, **you** will be provided with a proportionate refund of premium.

2. Your Certificate

The following elements form the contract of insurance between **you** and **us** please keep them in a safe place:

- The information **you** provided, or which has been provided on **your** behalf when **you** took out insurance with **us** in either electronic form or paper copy;
- Any other information given by **you** or on **your** behalf in the formation and throughout the duration of the contract;
- **Your** Certificate;
- **Your schedule**;
- Any **clauses** endorsed on **your schedule**;
- Changes to **your** home and family legal expenses insurance Certificate contained in notices issued by the **us** at renewal.

3. Claims – your duties

As soon as **you** are aware of an event or cause that is likely to lead to a claim under this Certificate **you** must:

- Tell the police immediately about any property which has been lost, stolen or damaged by riot or civil unrest or has been maliciously damaged, and get a crime reference number;
- Contact the **claims service provider** (sections 1 to 5) or **us** (section 6) as soon as reasonably possible and, in the case of claims involving damage by riot or civil unrest, not more than 7 days after becoming aware of the damage, and provide all the information and help **we** or they need to settle **your** claim;
- Do all **you** reasonably can to get back any lost or stolen property and tell the **claims service provider** without unnecessary delay if any property is later returned to **you.** If property is recovered and **we** have settled your claim, the property recovered becomes **ours**.
- Call the **claims service provider** if you receive any information or communication about the event or cause;
- Avoid discussing liability with anyone else without **our** permission.

You must tell the broker or insurance advisor that arranged **your** insurance with **us,** or **us** about any other insurance contracts **you** have in place that provides the same or similar insurance cover as this Certificate.

If you fail to tell us or you delay telling us about an incident that may lead to a claim and this increases Insurer claim costs, you will become liable to pay the additional costs. It may also invalidate your right to claim.

Guidance notes

Your *Certificate is intended to cover* ***you*** *against unforeseen events like fire or theft. It does not cover wear and tear or damage which happens gradually over a period of time.* ***It is not a maintenance contract****.*

To help the ***us*** *settle* ***your*** *claim it is* ***your*** *responsibility to prove any loss and therefore* ***we*** *may ask* ***you*** *to provide receipts, valuations, photographs, instruction booklets, and guarantee cards and any other relevant information, documents and assistance they may require to help with* ***your*** *claim.*

4. Our Rights

We shall have absolute discretion in the conduct of the settlement of any claim and **you** must give **us** and the **claims service provider** whatever co-operation, information and assistance is necessary.

We will be entitled, at **our** cost, but in **your** name to take legal proceedings for **our** own benefit in respect of the cost of the claim, damages or otherwise and **we** will have full discretion in the conduct of any legal proceedings and in the defence or settlement of any claim.

We or the **claims service provider** shall at all times be allowed free access to inspect any insured property, including property damaged that **you** are claiming for.

You cannot abandon property to **us.**

If **you** owe **us** premium or claims monies under this, or any other insurance Certificate **you** hold with **us**, **we** may deduct such monies from any valid claim which becomes payable under this policy. Such deductions may reduce or remove any liability **we** owe to **you**. In the event **your** debt is not extinguished, or **we** are unable to deduct the amount owed for any reason, this condition does not prevent **us**, from pursuing **you** separately for any balance owed.

5. Certificate limits

For any claim or series of claims covered by this Certificate **we** will pay:

- Up to the limit shown against each item under each section and any amounts shown on **your schedule;** or
- Any lower amount for which **we** can settle **your** claim.

Once **we** have made payment **we** will have no further liability in connection with **your** claim, apart from paying costs and expenses **you** incurred with **our** permission before the payment date, or reclaiming any costs and expenses incurred by **us**.

6. Fraud

If **you,** or anyone acting on **your** behalf, upon applying for cover, renewing the Certificate, amending the Certificate or making a claim, commit a fraudulent act, submit a false document or make a false or exaggerated statement, cover under this Certificate may be declared void (where permitted by law) or otherwise cancelled immediately and **you** will not be entitled to a refund of premium**.** Any claims made against the Certificate will also not be paid. Where the full premium has not been paid, for example **your** payment has failed, been subsequently recalled or **you** have outstanding monthly instalments, **we** will seek to enforce payment of the premium in full.

We may also take legal action against **you**.

7. Other insurance

If **you** make a claim for loss or damage under **your** Certificate that is also covered by any other insurance and/or maintenance contract, **we** will only pay **our** proportionate share of the claim.

8. Index linking

We may increase the **sum insured** shown on **your schedule** to allow for increases in the cost of living in line with the retail price index for House Rebuilding Cost index for **buildings**. **We** may do this every month and update the **sum insured** when **your** Certificate is due for renewal.

The new **sum insured,** and renewal premium will be shown on **your** renewal notice. **We** will not reduce the **sum insured** if the index falls. **We** will continue to index link the **sum insured** during rebuilding or repairs following a claim, as long as the work is carried out without unnecessary delays.

Guidance notes

Index linking does not replace the need to insure the buildings for the correct sum insured. It is important that the correct sum insured is used after which, index linking will maintain the sum insured in line with price inflation.

9. Joint Certificate holders

If there is more than one Certificate holder named on the **schedule** any of them can amend the Certificate or make a claim and **we** may pay the claim to that person. If **you** want to remove a Certificate holder from the Certificate **we** can only accept authority from that person, by a court order, or by the written agreement of that person's representative (if he or she has died).

General exceptions

Guidance notes

*So far **you** have seen exclusions which are specific to each section or items of cover. The General exceptions set out below apply to the whole of this insurance. They explain what is excluded under this contract of insurance.*

THESE GENERAL EXCLUSIONS APPLY TO THE WHOLE OF THE INSURANCE

These exclusions apply to all sections of the Certificate. This Certificate does not cover:

1. War

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

- War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not);
- Civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

2. Terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation

Any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of terrorism, or anything connected with terrorism, whether or not such consequence has been contributed to by any other cause or event.

Terrorism is defined as an act or acts including, but not limited to:

- The use or threat of force and/or violence and/or;
- Harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means;

Caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.

The terrorism exclusion applies in respect of sections 1 to 5 of this Certificate.

3. Other actions

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

- Any action taken in controlling, preventing, suppressing or in any way relating to:
    - War
    - Terrorism

Any actual or alleged loss, damage, liability, injury, sickness, cost or expense, regardless of any other cause contributing concurrently or in any sequence, in any way caused by or resulting directly or indirectly:

a) Infectious or contagious disease;
b) any fear or threat of (a) above; or
c) any action taken to minimise or prevent the impact of (a) above.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

4. Radioactivity

Loss, damage or liability which involves:

- Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
- The radiation, toxic, explosive or other dangerous properties of explosive nuclear equipment.

5. Sonic bangs

Loss of or damage to property caused by pressure waves from aircraft traveling at or above the speed of sound.

6. Pollution or contamination

Loss, damage or liability arising from pollution or contamination unless caused by:

- A sudden and unexpected accident which can be identified;
- Oil leaking from a domestic heating oil installation at the **home**.

7. Deliberate or criminal acts

Any loss or damage:

- Deliberately caused by; or
- Arising from a criminal act caused by;

You or any person living with **you**.

8. Events before the cover start date

Loss, damage, injury or liability which occurred before the cover under this Certificate started.

No claim discount (only applicable to sections 1 to 5)

If **you** make a claim under **your** Certificate, **we** will reduce **your** no claim discount at the renewal of **your** Certificate in accordance with **our** no claim discount scale applicable at the time.

If **you** do not make a claim under **your** Certificate, **we** will increase **your** no claim discount each year at the renewal date of **your** Certificate until **you** reach **our** maximum of 5 years.

We do not grant no claims discount on policies running for less than 12 months.

Paragon Car Ltd
1st Floor Jupiter House • Orbital One • Green Street Green Road • Dartford • Kent • DA1 1QG
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