



Sit back, relax.

Home insurance policy booklet
including optional cover.



Keep this policy booklet in a safe place

Home insurance

Home insurance

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Welcome

Thanks for buying home insurance from Rias. This policy is underwritten by Ageas Insurance Limited who are one of the UK's largest insurers, protecting millions of people and businesses across the country, so you can have peace of mind that you're in safe hands.

It's important that you understand who '**we**' are, so that you know who to contact about your policy or if you need to make a claim. When we use the words '**Rias**', '**we**', '**our**' or '**us**' we mean **Rias**, which is a trading name of **Ageas Retail Limited** and its sister company **Ageas Insurance Limited**. Each company has a different purpose and is here to help you in different ways:

Ageas Retail Limited – we sold you the policy and are here to help you manage it. We should therefore be your point of contact regarding anything to do with your policy, such as making changes, renewal or cancellation.

Ageas Insurance Limited – Underwriters of your home insurance policy and also your point of contact in the event of a claim.

If you're ever not sure who to contact, don't worry, as we will provide the relevant contact details as we guide you through each part of the policy. You can also find out more about us in your Terms of Business Agreement (TOBA) or on our website www.rias.co.uk

This policy document, along with your Statement of Fact and TOBA, make up your agreement with us. The agreement is based on the information that you provided when you applied for the policy, so it's important that this is correct.

If there are any changes to your circumstances, do let us know as soon as possible, as they could affect your cover. You can see a list of the kind of things we need to hear about and how to contact us on page 56.

This document also tells you what is and isn't covered by your home insurance policy. We've tried to make it as clear as possible when your policy will cover you and when it won't. If anything's not clear to you, please call us on **0800 183 9261**.

Hopefully, you'll never need to claim, but if you do we promise to deal with it as quickly as possible, leaving you one less thing to worry about.

Thanks again for choosing Rias.

Your Rias Team

Your policy in a nutshell

We've designed our home insurance policy to cover you against the unexpected. However, like all insurance policies, there are things we will and won't cover.

Here's a brief overview of the main things that your policy will pay out for. You'll find the full details later in this document.

Buildings insurance

Some of the main reasons customers make a claim on their buildings insurance include:

- Their property has been damaged by a storm, a fire or leaking water.
- The fixtures and fittings in the property, such as bathrooms, kitchens and windows, have been damaged.

For full details of cover provided please go to page 20.

Contents insurance

Some of the main reasons customers make a claim on their contents insurance include:

- Their home has been burgled.
- Their carpets, electrical goods or freezer food have been accidentally damaged.

For full details of cover provided please go to page 32.

Some of the main reasons we won't pay all or part of a claim are:

- The damage is due to general wear and tear, poor design or workmanship.
- The damage is caused by water overflowing, as a result of taps being left on in your home but you haven't bought the optional additional Accidental Damage cover.
- The claim is for accidental damage to a carpet, but you haven't bought the optional additional Accidental Damage cover.

- The claim is for personal belongings that were lost, stolen or damaged away from home, but you haven't bought the optional additional Everyday personal belongings cover.
- The maximum claim limits shown on the Statement of Fact are not enough to replace your property and belongings as new.
- The value of the claim is less than the excess shown in your Statement of Fact.
- The damage happened during bad weather but the weather in the location at the time doesn't meet the criteria for storm - refer to page 20 for full definition of storm.

Wear & tear

Almost everything in your home will suffer from general wear and tear over time and damage due to this is not covered by your policy.

You can extend the lifetime of your property and the possessions inside it by taking care of them and maintaining them. So, for example, from time to time it would be worth having your roof checked for missing or cracked tiles, and making sure any exposed pipework is insulated to protect against freezing.

If you look after your property and something unexpected happens, that's when your insurance should be there to help. However, if for example, your roof leaks because you haven't looked after it, that's when we may not be able to pay a claim.

Making sense of your policy

We've tried to make this document as easy to use and understand as possible. However, there are still a handful of words and phrases that you may not be familiar with. We've explained these where we use them in the document.

Some words also have a technical meaning, so while they may sound straight forward, they have a very specific meaning when we mention them in your policy. We've defined all those words below, and these definitions apply wherever we use those words in the rest of the document. The Home Protection, Home Protection Plus and Personal Legal Protection sections of cover have their own definitions, which will be shown at the start of the relevant cover.

Buildings – When we use the word 'buildings', we mean the structure of your home, including any fixtures and fittings. We also mean:

- Garages and outbuildings, such as summer houses, sheds and greenhouses, as long as they are fully enclosed. Just to be clear, outbuildings doesn't include structures that are designed to be open on any side, such as carports or gazebos.
- Garden walls, gates and fences.
- Paths, drives, patios and decking.
- Permanent swimming pools (made of brick, stone or concrete), fixed hot tubs and ornamental ponds.
- Hard tennis courts.
- Solar panels.
- Permanently fitted fuel storage tanks, septic tanks, wind turbines and heat pumps for ground/air source heating system.
- Fixed electric vehicle charging points.

'Buildings' doesn't mean any structure that is not designed to be permanent, such as tents or gazebos. It also doesn't mean land, flowerbeds, hedges, lawns (or artificial lawns), natural ponds or pools, plants, shrubs or trees. Finally, it doesn't mean anything used for trade or business purposes.

Contents – When we use the word 'contents', we mean any items that you or your family own or are responsible for, including Personal belongings and High

risk items, carpets and floating laminate flooring.

Just to be clear, 'contents' does not mean:

- Aircraft, gliders, hang gliders and microlights and drones that are not designed to be used as a toy, or any of their parts or accessories.
- Any motorised watercraft or sail boats, or any of their parts or accessories.
- Animals, birds or fish.
- Items held or used for business purposes (even if only occasional business use), except home office equipment that is used for administrative activities undertaken at your home.
- Caravans, trailers and 'motor vehicles', or any of their parts or accessories, except motorbike clothing and helmets.
- Interior decorations.

Family – When we mention the word 'family', we mean anyone who permanently lives in the home but not lodgers or other paying guests.

Home – When we use the word 'home', we mean the property, including any garages and outbuildings, at the address which you've insured.

Money – When we use the word 'money', we mean cash, cheques, gift cards, season tickets, vouchers, traveller's cheques, travel tickets, postal orders, unused current postage stamps, as well as any current payment stamp for a utility provider, such as a gas or electricity supplier. We also

Making sense of your policy (cont)

mean 'credit cards', which includes charge, debit, and cash cards. We don't include cover for virtual or crypto currencies. There are separate limits for 'money' and 'credit cards' and these are shown on your Statement of Fact. We won't cover any of these items if they're used for business purposes.

Motor vehicles – When we use the words 'motor vehicles' we mean any mechanically or electrically propelled or assisted vehicles, whether designed for road use or not but this does not include:

- Domestic garden machinery that isn't taxed for use on a public road.
- Electrically Assisted Pedal Cycles (EAPC's) that can be used on a public road without a licence and cannot be propelled by the motor when travelling at more than 15.5mph.
- Golf trolleys that are controlled by someone on foot.
- Motorised model or toy vehicles that cannot go over 8mph.
- Powered wheelchairs and mobility carriages that are not registered with DVLA for use on a public road.

Professional customer representative

– An individual or company acting in a professional or business capacity and may include, for example, claims management companies or loss assessors but would not include a person acting in a private capacity, for example, a relative.

Statement of Fact – This is a document that you will have been given when you set up your policy. It contains all the specific details of your policy cover including the maximum claim limits and the dates when the policy starts and ends. It will also include the address of the property that is insured along with details of the excesses and endorsements and whether any of the optional elements of cover are included or not. We'll issue you a new Statement of

Fact each time you renew or if we change your policy.

Unoccupied – By unoccupied, we mean that your home hasn't been or won't be lived in for more than 60 days in a row, or doesn't contain enough furniture, cooking, washing or bathing facilities to be lived in normally. Regular visits to the home, or occasional overnight stays, would not count as your home being lived in or as a break in this period. You must tell us if you are planning on being away from your home for more than 60 days in a row or if your home is going to be unfurnished for any amount of time.

Just to be clear, wherever we use the word 'unoccupied' under 'What's not covered'; this means if your property is 'unoccupied' there is no cover under those parts of the policy from the first day you leave your home. The only time this will change is if you are away from your home due to unforeseen or unexpected circumstances and it is not possible to contact us. If this happens, normal cover will apply for up to a maximum of 60 days but will end as soon as it would have been possible for you to contact us.

Other important words – When we use the words '**Rias**', '**we**', '**our**' or '**us**' – then we're talking about **Rias**, a trading name of **Ageas Retail Limited** and its sister company **Ageas Insurance Limited**.

As explained in the welcome note, don't worry if you are unsure who to contact, we will provide the relevant contact details as we guide you through each part of the policy. You can also find out more about us in your Terms of Business Agreement or on our website www.rias.co.uk.

Finally, where we use the word '**you**' or '**your**' – we're talking about the people named on the Statement of Fact as '**the policyholder**'.

Guide to making a claim on your buildings or contents insurance

1 Before you call us

Check your policy booklet and Statement of Fact to make sure you are covered and check your excess.

If something's been stolen, or your property has been damaged by a riot or vandalism, you must start by calling the Police. And please make sure you get a crime reference number. Try and make every effort to get something back if it's been lost, for example, by calling lost property at the place where it was left.

It's important that you don't throw away any damaged items until we say so.

Unless in the case of emergency, please do not carry out any repairs or replace any items without us agreeing to this first.

Finally, don't negotiate or settle any claims made against you, unless we've written to you to say you can.

Report online 24/7 at [rias.co.uk/existing-customers/make-a-claim/home-claims/](https://www.rias.co.uk/existing-customers/make-a-claim/home-claims/)

or in an emergency call us 24/7 on 0345 122 3281

Alternatively, call us on **0345 122 3281** 8am-8pm Monday to Friday and Saturday 9am-5pm (excluding public holidays) to report a claim if you are unable to report online.

For updates on your ongoing claim, log into our Online Claims hub

www.ageas.co.uk/claims/home-insurance/

If you're making a claim on your Personal Legal Protection, please call Arc Legal Assistance Ltd on **0345 841 0018**.

Need to make a claim?

2 How we'll handle your claim

If your claim is an emergency, and something needs urgently repairing, we'll arrange for one of our approved partners to contact you as soon as possible. For non-emergencies, we'll still make sure a repairer calls within 24 hours.

For any claim that is made you will need to be able to prove that an insured incident covered by this policy has occurred. Proof could be a police report, photographic or actual evidence of the loss or damage you have suffered.

You'll need to provide details of everything that's been lost, stolen or damaged, and we may ask for receipts or proof of purchase. In some cases we may also require a recent valuation.

You must provide all reasonable assistance to us during the handling of your claim.

If we approve your claim, we'll ask you to pay the excess. We'll then repair or replace your damaged, lost, or stolen items, or rebuild your property, depending on the type of claim. Alternatively, we may make you a cash offer. We'll discuss the options available under your policy and work with you to agree the most appropriate way to settle your claim. Our aim is to choose a settlement method that best reflects the loss you have suffered and the cover you have selected.

When we cannot agree a settlement option

In most cases, we'll be able to reach an agreement with you. However, there may be situations where we cannot provide a particular method of settlement. In these circumstances, we'll explain why certain options are not available and confirm the settlement method that your cover allows.



0345 122 3281

Lines are open 24 hours a day, 365 days a year
or report your claim online at [rias.co.uk/existing-customers/make-a-claim/home-claims/](https://www.rias.co.uk/existing-customers/make-a-claim/home-claims/)

When rebuild, repair or replacement is not possible

If a rebuild, repair or replacement is not possible, for example due to the nature of the damage, availability of materials, safety considerations or the limits or exclusions within your policy, we'll provide a cash settlement instead. We'll always explain the reasons for this and how the settlement has been calculated

If we suggest a repair, rebuild or replacement, we may offer to use one of our own partners. However, if you wish to use someone else you're free to do so, but if this is more expensive than the rate we can get from one of our partners, we won't pay for the extra cost. All repairs carried out by one of our partners are guaranteed for at least 12 months.

You'll need to let us negotiate, defend, or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.

What is the excess and how does it work?

The excess is the amount that you'll have to pay towards any claim you make. Your excess amount will be taken off after any claim limit, as shown on your Statement of Fact, has been applied.

For example, if you make a claim for £1,000 and have an excess of £100 on your policy, we'd only pay you £900.

There are different excesses for different parts of your home insurance policy. You'll find the details of these in your Statement of Fact, which you were given when you bought your policy. In some cases, we don't apply an excess. We'll tell you where that's the case at the relevant part in the policy.

If you need to claim on more than one part of your buildings or contents policy for the

same event, we'll only make you pay one excess. This will be the highest excess that applies to the parts of your policy that you're claiming under.

Professional Customer Representatives

You must contact us before appointing a professional customer representative to act on your behalf to deal with a claim and you must not assign or transfer your policy or any right or obligation under your policy to any third party, including a professional customer representative, without our prior express written consent.

We will not deal with a professional customer representative unless they are authorised and regulated by the Financial Conduct Authority (FCA). You can check the Financial Services Register online at www.fca.org.uk/register to find details of your professional customer representative.

We will always retain the right to communicate directly with you, even if you have appointed a professional customer representative and we will not continue dealing with a professional customer representative and instead only deal with you directly if:

- The professional customer representative's behaviour is unreasonable
- The negotiations regarding settlement are not concluded within a reasonable time frame
- There is no reasonable prospect of a settlement being concluded in line with the policy within a reasonable timeframe

If a professional customer representative ceases to engage with us, or causes unreasonable delays to the claim, we will revert to you to progress/conclude matters.

We retain the right to appoint loss adjusters or other experts, inspect damage and arrange for repair or replacement.



Need to make a claim?

0345 122 3281

Lines are open 24 hours a day, 365 days a year
or report your claim online at rias.co.uk/existing-customers/make-a-claim/home-claims/

We retain the right to pay any claim settlement directly to you even if you instruct a professional customer representative.

We may at our discretion agree to pay the claim settlement to the professional customer representative if you ask us to. If we do this, we will have paid your claim in full, and will not be responsible for the work carried out by the professional customer representative, or whoever they appoint, and will not be liable for any further costs associated with that work.

If you or your professional customer representative do not follow our claim conditions, and this negatively affects our position we may reject your claim or be unable to deal with it, or we may not pay your claim in full.

Matching sets & suites

We treat each separate item of a matching pair, set or suite of furniture, soft furnishings, bathroom suite or other fixtures and fittings as a single item.

If an item that's part of a matching set or suite is damaged, we'll aim to repair it or provide an identical replacement. However, if it's not possible to provide a suitable repair or replacement, we'll only pay for the damaged item. Just to be clear, we'll not make any contribution for undamaged items that are part of a set or suite.

If an item in a matching set or suite is lost or damaged, the undamaged matching items may lose some value even if they haven't been lost or damaged themselves. This loss of value is not covered by your policy.

Matching carpets & floor coverings

If you've got matching carpets or other types of floor covering in more than one room or area of your home, and there is a visible break between them, then we'll treat each room or area as separate. By

'break' we mean anything used to join or divide carpets and flooring, for instance door bars, floor strips, transition strips and thresholds. We'll only pay for the damage to the carpet or floor covering in the room or area where the damage happened.

For example, if a lounge and dining room were separated by an open archway and there was a break between two matching carpets, if only the lounge carpet was damaged we wouldn't pay for the matching dining room carpet.

Matching sets of jewellery & other items

We treat pairs or sets of jewellery or anything other than that described in 'Matching sets & suites' and 'Matching carpets' as one item. So, for example, if your bag of golf clubs was stolen, we'd treat these as one item, and would only pay up to the maximum claim limit for a single item to replace the entire set. Similarly, if you lost a pair of earrings, we'd treat the pair as one single item.

Need to make a claim?

0345 122 3281

Lines are open 24 hours a day, 365 days a year
or report your claim online at rias.co.uk/existing-customers/make-a-claim/home-claims/



Claim limits on your policy

The maximum your policy will pay depends on the type of claim you're making. When you bought your policy, you agreed the overall amount of cover for each type of claim, what we call your maximum claim limit. Remember, though, there are also other smaller limits for things such as bicycles, mobile phones, money, and contents in the open. Check your Statement of Fact for details. Some other types of claims also fall outside of the maximum claim limit. For example, claims for alternative accommodation won't count towards this. You can find all the limits that apply by checking your Statement of Fact.

It's really important that you've got the right amount of cover in place for your needs. If you've not taken out enough cover to rebuild your property and replace your contents and belongings as new, this may impact how much we pay for a claim.

Please read the details on these pages carefully and if you're in any doubt that you don't have enough cover, please contact us.

You must insure all your buildings for the full cost to rebuild them completely if they were to be destroyed; this is not the same as the market or sale value, and may be higher. Please ensure that your maximum claim limits shown on your Statement of Fact are enough to replace buildings, contents, and other items of property for which you've taken out insurance, in full.

To help work out the rebuild cost of your buildings, visit the 'Building Cost Information Service' at abi.bcis.co.uk, provided by the Royal Institution of Chartered Surveyors, where you'll find a free to use calculator.

The rebuild cost should include not just the costs of rebuilding your buildings to

current Building Regulation and planning requirements, but also consider things like the cost of demolition, removing debris, and any professional fees, such as architects, engineers, and surveyors.

Remember, this is only a guide, you must ensure that any special features of your property (e.g. hard landscaping, outbuildings, decorative finishes, listed status, or conservation area) are taken into consideration.

To work out the value of your contents, list them and calculate what it would cost to replace them as new with the same quality and specification. Don't forget you'll also need to do the same for items you have specified as High Risk Items or Personal Belongings and items insured under the 'Everyday personal belongings' and 'Bicycle' sections.

What we'll do if your claim limits aren't enough

If you make a claim and we discover that you didn't have enough cover, there are a number of different ways that we can handle your case.

If your claim limits are less than the rebuild or replacement costs (calculated as at the start of any relevant period of insurance or, if later, at the date when you ask us to change your claim limits), you may not receive the full amount of any claim you may make. In some circumstances, you may find yourself without any cover at all.

- If you're deliberately or recklessly untruthful in what you tell us about the amount it'll cost to rebuild or replace your buildings, contents, or other items of property insured, then we won't pay any claim and we may treat your policy as if it hadn't existed;



Need to make a claim?

0345 122 3281

Lines are open 24 hours a day, 365 days a year
or report your claim online at rias.co.uk/existing-customers/make-a-claim/home-claims/

- If you're careless about what you tell us about the amount it'll cost to rebuild or replace your buildings, contents, or other items of property insured, and had we known the real values, we wouldn't have insured you, then we won't pay any claim and we may treat your policy as if it hadn't existed;
- In other circumstances we may proportionately reduce the amount which we would've settled your claim for to reflect the fact that you're under-insured.

Where we proportionately reduce the claim settlement amount, we'll use one of the following ways to calculate the amount of the reduction:

- **If we are able to calculate a premium** for the true details of the risk we will compare, as a percentage, the premium we actually charged you for the section of the policy which covers the damaged property, with what we would've charged you, if we had known the true value of the property insured and would still have offered you insurance. In this case we will only pay that percentage of the amount that would have been payable if you had paid the full premium.

For example, if you bought £50,000 of cover for your contents, but they're worth £100,000 to replace as new, we'll calculate how much you would've had to pay us to cover you for the full amount. If you were paying £300 a year for your contents cover, and we calculate that you would need to have paid £500 a year for the level of cover you needed, we'd calculate that £300 is 60% of £500 and we would only pay 60% of the claim settlement value for your contents. This would also apply if you were making a claim which was below the maximum claim limit. So, if you made a claim for damage of

£50,000 following a fire, we'd only pay £30,000 in this example. The most we'll ever pay will be the maximum claim limits shown in your Statement of Fact.

- **If we are unable to calculate a premium** because the actual cost of rebuilding or replacing your buildings or contents or other property means that we could not offer cover, we will compare the relevant claim limit with the actual cost of rebuilding or replacing your buildings, contents, or other property insured, as a percentage and pay only that percentage of the claim under that section of your policy where you are under-insured.

For example, if you have buildings that would actually cost £2,000,000 to rebuild but you have only insured them for £1,000,000, then the buildings are only insured for 50% of their value. If you need to make a claim, then the most we would pay is 50% of the loss under the 'Buildings' section of the policy (section A). So, if a fire caused £1,500,000 of damage to the buildings, the most we'd pay is $£1,500,000 \times 50\% = £750,000$. This would also apply if you were making a claim which was below the maximum claim limit. So, if you made a claim for damage to your buildings of £50,000, we would only pay £25,000 in this example. The most we'll ever pay will be the maximum claim limits shown in your Statement of Fact.

For this reason, it's really important you tell us about any changes to your property, or any increase in value of your belongings.

Keeping your cover up to date

It is your responsibility at all times to make sure the cover limits are enough to rebuild your property and replace your contents and belongings as new. We'll only reduce or increase your cover if you ask us to.

Need to make a claim?



0345 122 3281

Lines are open 24 hours a day, 365 days a year
or report your claim online at rias.co.uk/existing-customers/make-a-claim/home-claims/

Your High risk items

The maximum we'll pay for claims relating to your High risk items is different to the maximum we'll pay for other claims. The maximum claims limit will vary according to the number of bedrooms in your home. Please refer to your Statement of Fact to see the maximum claims limit and single item limit that apply.

By High risk items, we mean:

- Jewellery, precious stones, articles made from gold, silver and other precious metals
- Clocks, watches
- Furs
- Photographic equipment
- Business equipment
- Binoculars
- Telescopes
- Musical instruments
- Curios (small articles of curiosity or special interest, valued as a collector's item)
- Pictures and other works of art
- Guns
- Collections of stamps, coins or medals.

If you have any High risk items worth more than the single item limit, you need to tell us about them so they can be individually named on the policy. Similarly, if the value of any High risk item worth over the single item limit has changed, then you must let us know. The single item limit is shown on your Statement of Fact. Cover for High risk items within the home is provided under **Section D: Contents Insurance**. If you have requested **Section E: Accidental Damage Extension To Your Contents**, cover for your High risk items in the home will also be covered by Section E.

If you have requested cover for High risk items away from home, these will be shown in **Section G: Specified High risk items Away From Home and Specified Personal Belongings Away From Home** sections.

We won't pay more than the single item limit for any High risk item that you've not told us about. So we strongly recommend that you regularly review the value of these items.

Always tell the truth

It's really important that you're honest with us at all times, not just when buying a policy or making a claim. Providing wrong or misleading information, or withholding information that you know could either help you gain financially or us suffer a financial loss, is fraud. Fraud pushes up the cost of insurance for all customers.

If we do find that you or anyone acting on your behalf has defrauded us, we may cancel or void your policy, refuse to pay claims and will not refund any premium. If we void your policy, this means we'd treat you as though the policy had never been issued, and make you repay any money we've already paid out for any previous or existing claims. This is explained in more detail in the section 'If we cancel or void your policy because of fraud' on page 53.

We'll also tell other insurers and anti-fraud databases, which could affect your ability to get access to insurance and other financial services in the future. We may also let the Police know, who may choose to bring charges against you that could ultimately result in a prosecution. So please do make sure that you're always honest with us. This way we can pay any valid claims you make and keep the cost of our insurance down for all our customers.



CheatLine

The Insurance Fraud Bureau's Cheatline is independent to us and is a free and confidential way for anyone to report insurance fraud.

Each month, around 500 reports are received via either the free-phone number, which is powered by Crimestoppers, or through the online form.

Information submitted to the Cheatline complements the wide array of data from the insurance industry and other agencies, giving us a unique insight into organised insurance fraud in the UK. Together, this information helps us identify fraudsters and work with others to bring them to justice, as well as help insurers avoid having to pay out fraudulent claims.

0800 422 0421

insurancefraudbureau.org/cheatline

What your policy does and doesn't cover

Things we won't pay out for

There are some circumstances in which your policy won't pay out. In the tables that start on page 20, you'll see a detailed list of what is and isn't covered depending on the reason you make a claim.

But there are some things we won't pay out for regardless of the circumstances. We've laid these out below.

- We won't pay for any claims caused by or resulting from war, invasion or uprising, or any other similar acts of hostility, whether war is declared or not.
- We won't pay for any claims caused by a person or people, acting alone or in association with any organisation or government, using biological, chemical or nuclear force or any resulting pollution or contamination.
- We won't pay for claims caused by contamination from nuclear fuel or nuclear waste.
- Unless we agree otherwise, we won't pay for any loss, damage or injury that commenced either before this policy came into force or after it has ended.
- We won't pay for any loss, damage, injury or for any money you're legally obliged to pay if the claim was caused by something being taken from you by customs or other officials.
- We won't pay you for legal costs, damage, injury, losses, as well as any money you're legally obliged to pay to other people, if you are insured under any other contract or policy for the same event, (including more specific policies such as pet or travel insurance). If the other contract or policy has the same exclusion we'll only pay our share of the cost.

- We won't pay claims made without the permission of the policyholder named on your Statement of Fact.
- We won't pay for any claim that is in any way found to be fraudulent and if this happens your policy will be cancelled immediately. Please see section '**If we cancel or void your policy because of fraud**' on pages 57-58 for more details.
- We won't cover claims caused by or resulting from any criminal or deliberate act by you or your family. This includes you allowing your property to be used for any illegal activity.

The following also applies to all parts of the policy, except for '**Section C: Buildings - Homeowners' legal responsibilities**' and '**Section I: Contents - Your legal responsibilities**'.

- We won't pay for claims that are a result of wear and tear or anything that happens gradually. This includes damage to electrical appliances and other items caused by them breaking down.
- We won't pay for any damage caused by repairing, cleaning, demolishing or making alterations to your buildings or contents.
- We won't pay claims that wouldn't have been made if you'd dealt with existing problems to your property. It's your responsibility to look after your buildings and contents, and keep your property in good state of repair. This policy is designed to only cover you for things that you couldn't have reasonably prevented. You must also deal with a problem as soon as you become aware of it.

- We won't pay for claims caused by rot, mildew, fungus or poisoning.
- We also won't pay for claims caused by frost, except to pipework or your heating system as a result of freezing water.
- We won't pay for damage caused by insects, parasites and vermin.
- We won't pay for or make a contribution towards, any claim for undamaged items that are part of 'Matching sets & suites' or 'Matching carpets & floor coverings', please see page 9 for more information.
- We won't pay for any loss which is a side effect, or happens as a result of the event for which you're making a valid claim. For example, we won't pay for any reduction in the market or resale value of your property or contents, loss of earnings, travel costs or compensation for stress or inconvenience. We also won't cover the fees of any company you engage to help you in relation to your claim.

Buildings insurance

Section A: Buildings insurance

You're only covered under this section of the policy if it says so on your Statement of Fact, which was given to you when you bought this insurance. Please read your policy wording and Statement of Fact carefully to check the cover provided meets your needs.

1 Fire & earthquakes

What's covered	What's not covered
We'll pay claims where your buildings are damaged by fire, smoke, explosion, lightning or by an earthquake.	We won't pay claims caused by scorching, singeing or melting or other forms of heat damage caused without flame.

2 Storm

What's covered	What's not covered
<p>We'll cover you for damage to your buildings caused by a storm.</p> <p>By a storm, we mean strong winds of over 55mph or damage by extreme rain, snow or hail. Rainfall is extreme if more than 2.5cm falls in an hour. Snowfall is extreme if 30cm or more falls in a 24-hour period and hail is extreme if it damages hard surfaces.</p>	<p>We won't cover you for damage to gates and fences.</p> <p>We also won't cover damage to swimming pool and hot tub covers.</p> <p>We won't pay for rain or water damage to the inside of your buildings if the water gets into your home as a result of poor workmanship, bad design or wear and tear.</p> <p>Finally, you can't make a claim for damage caused by subsidence, ground heave or landslip under the storm part of the policy. These claims must be dealt with under the subsidence part of the policy. A higher excess applies to all subsidence claims. Please check your Statement of Fact to see how much it is.</p>

3 Flood

What's covered	What's not covered
<p>We'll cover you for damage to your buildings caused by a flood.</p> <p>By flood, we mean water that comes into your buildings from outside and which enters at the ground floor or below.</p>	<p>We won't cover you for damage caused by the gradual seepage or percolation of water into a building, such as rising damp or failure of damp proofing. To be clear, when we use the term percolation we mean the gradual movement of water through porous materials.</p> <p>There is a higher excess for flood claims. Please check your Statement of Fact to see how much it is.</p>

3 Flood (continued)

What's covered	What's not covered
	<p>We won't cover you for damage to gates and fences.</p> <p>We also won't cover damage to swimming pool and hot tub covers.</p> <p>Finally, you can't make a claim for damage caused by subsidence, ground heave or landslip under the flood part of the policy. These claims must be dealt with under the subsidence part of the policy. A higher excess applies to all subsidence claims. Please check your Statement of Fact to see how much it is.</p>

4 Leaking or freezing water & leaking oil

What's covered	What's not covered
<p>We'll pay for any damage caused by water or oil leaking from your tanks, pipes or heating system and water leaking from your drains. We'll also pay for damage caused by water freezing within any of these.</p> <p>We'll also pay for damage caused by water leaking from or freezing in your home appliances, fish tank and even your water-bed.</p> <p>Sometimes it's not easy to find where water or oil is leaking from. So, providing your buildings have been damaged by the leaking water or oil, we'll cover the costs you have to pay to find the leak, and that includes the cost of repairs to walls, floors or ceilings.</p> <p>You must get our agreement before work starts, so we can decide whether finding the leak is the most practical and cost-effective solution to the problem. For example, it may cost less to install new pipework than knocking holes in walls or floors to find the original leak.</p>	<p>There is a higher excess for leaking or freezing water & leaking oil claims. Please check your Statement of Fact to see how much it is.</p> <p>We won't pay for damage caused by leaking or freezing, water or oil, when your home is unoccupied.</p> <p>We won't pay for damage caused by the failure, wear and tear or lack of grouting or sealant.</p> <p>We won't pay for repairs to the pipework or other parts of the water or heating system unless they're damaged by freezing. If they're damaged for any other reason, this part of the policy won't cover you.</p> <p>We won't pay for any cost associated with finding a leak unless the buildings have been damaged by the leaking water or oil and there is a valid claim under this policy.</p> <p>This part of your policy also won't pay claims for damage caused by water overflowing sinks, bidets, showers and baths, as a result of taps being left on in your home.</p>

4 Leaking or freezing water & leaking oil (continued)

What's covered	What's not covered
	Finally, you can't make a claim for damage caused by subsidence, ground heave or landslip under the 'Leaking or freezing water & leaking oil' part of the policy. These claims must be dealt with under the subsidence part of the policy and a higher excess applies to all subsidence claims. Please check your Statement of Fact to see how much it is.

5 Theft

What's covered	What's not covered
<p>We'll cover you for any damage to your buildings as a result of theft or an attempted theft.</p> <p>We'll cover you if any fixtures or fittings, such as copper pipes, are stolen.</p> <p>You need to report the theft or attempted theft to the police as soon as possible and before making a claim.</p>	<p>We won't pay claims for theft or attempted theft by you, your family, tenants, lodgers or paying guests.</p> <p>We won't pay claims for theft or attempted theft by anyone else who is lawfully on the premises unless force or violence is used.</p> <p>We won't pay claims for theft or attempted theft when your home or any part of it is lent, let, or sublet to someone who is not a member of your family, unless there's damage to the building during the break-in.</p> <p>We won't pay claims if your home is unoccupied.</p>

6 Vandalism

What's covered	What's not covered
<p>We'll pay claims for vandalism to your buildings.</p> <p>You need to report the damage to the police as soon as possible and before you make a claim.</p>	<p>We won't pay for claims which are the result of vandalism caused by you or your family, or by a person who is allowed to be in your home.</p> <p>We also won't pay claims which are the result of vandalism if your home is unoccupied.</p>

7 Riots

What's covered	What's not covered
<p>We'll pay claims where your buildings are damaged by a riot.</p> <p>You need to report the damage to the police as soon as possible and before you make a claim.</p>	

8 Damage to your property caused by moving objects

What's covered	What's not covered
<p>We'll pay claims where your buildings are hit by moving or falling objects.</p> <p>For example, we'd cover you if your buildings were hit by an aircraft, car or falling tree.</p>	<p>We won't pay for cutting down or taking away all or part of a fallen tree, unless it has caused damage to your buildings.</p> <p>We won't pay for damage caused by all or part of a tree being cut down.</p> <p>We also won't pay for damage to hedges, gates and fences.</p> <p>We won't pay for damage caused by household pets.</p> <p>Finally, we won't pay for damage to aerials, satellite dishes, masts, or their fittings.</p>

9 Subsidence, ground heave and landslip

What's covered	What's not covered
<p>We'll cover you for damage to your buildings as a result of subsidence, ground heave or landslip.</p> <p>Subsidence is the downward movement of the ground underneath your buildings.</p> <p>Ground heave is the upward or sideways movement of the ground underneath your buildings, which can happen as a result of the soil expanding.</p> <p>Landslip means the downward movement of sloping land underneath your property. For example, if you lived on a hill and the ground below your property moved, causing damage to the main building of your home.</p>	<p>There is a higher excess for subsidence claims. Please check your Statement of Fact to see how much it is.</p> <p>We won't pay for any damage that started before this policy came into force.</p> <p>Your policy won't pay out for damage to your buildings if the materials that they're built from shrink or expand.</p> <p>We also won't pay for damage to the buildings or their foundations caused by something known as settlement.</p> <p>Settlement is the downward movement of the buildings caused by the soil underneath them becoming compressed by the weight of the buildings.</p>

9 Subsidence, ground heave and landslip (continued)

What's covered	What's not covered
	<p>It's different to subsidence, because it's caused by the weight of the property, rather than the soil changing underneath your property. It tends to happen in the early years after a building or extension has been built.</p> <p>We won't pay for any damage that's been caused by the sea or a river eroding the land underneath or around your buildings.</p> <p>We also won't pay for damage to any part of your buildings, except your garage, unless your main building is also damaged at the same time and by the same cause. That means we won't pay for damage to outbuildings, sheds, greenhouses, permanently fixed hot tubs, swimming pools, tennis courts, walls (including retaining walls), gates, patios, ponds, fences, septic tanks, paths and driveways unless your main building is damaged at the same time and by the same cause.</p> <p>We won't pay claims for damage to solid floors unless the foundations underneath the outside walls are damaged at the same time and by the same cause.</p> <p>We won't pay for damage caused by faulty materials, poor design or poor workmanship. This includes any work on your buildings that didn't meet building control regulations when the work was completed.</p> <p>Finally, we won't pay claims where you're entitled to compensation from another person or organisation.</p>

10 Glass, toilets & other fittings

What's covered	What's not covered
<p>We'll pay for the cost of repairing or replacing any fixed panes of glass, ceramic hobs built into kitchen worktops and glass oven doors if they're accidentally broken, as long as these are permanent fixtures in your home.</p> <p>We'll also pay to repair or replace solar panels which are accidentally broken.</p> <p>Finally, we'll also pay to repair or replace baths, toilets, bidets, sinks/basins and showers which are accidentally broken.</p>	<p>We won't pay for damage caused by scratching or denting.</p> <p>We also won't pay for things that are accidentally broken when your home is unoccupied.</p> <p>Finally, we won't pay for the cost of repairing or replacing window or door frames that are accidentally broken.</p>

11 Underground pipes, drains & cables

What's covered	What's not covered
<p>We'll cover you for the cost of repairing the fabric of underground cables, pipes, drains and tanks serving your home and for which you are responsible if they're accidentally broken.</p>	<p>We won't pay for clearing blocked drains, unless the blockage is caused by structural damage to the drain itself.</p> <p>We won't pay for claims caused by faulty materials, poor design or poor workmanship. This includes any work, materials or drainage which didn't meet building control regulations when it was completed.</p>

12 Professional fees & costs

What's covered	What's not covered
<p>If your buildings are damaged, we'll cover you for any necessary and reasonable costs that you need to pay as part of the repair or rebuild, as long as the damage would have been covered elsewhere in this buildings policy.</p> <p>This means we'll pay for legal fees, as well as fees for architects and surveyors. It also includes the cost of clearing debris from your property, as well as clearing drains and demolishing or stabilising your buildings.</p> <p>Finally, we'll also cover other costs necessary to meet government or local authority requirements.</p>	

13 Rent & alternative accommodation

What's covered	What's not covered
<p>If your home can't be lived in because of damage to your buildings, caused by something which is covered under Section A of this policy, we'll pay for suitable alternative accommodation for you, your family and your household pets.</p> <p>We'll also pay for any rent you would have received from lodgers while the buildings can't be lived in as a result of the same incident.</p> <p>When we say your home can't be lived in, we mean that there are no toilet, bathroom or cooking facilities, or continuing to stay in your home poses a health or safety risk to you and your family.</p> <p>As an alternative, in some circumstances we may choose to provide you with temporary kitchen and bathroom facilities to allow you to remain in your own home whilst repairs are being carried out.</p> <p>Claims under this part of your policy won't count towards your maximum claim limit. Check your Statement of Fact to see how much your claims limit is for this part of your cover.</p>	<p>If we reject a claim for damage to your buildings under another part of this policy, then you won't be able to claim for rent or alternative accommodation.</p> <p>We won't pay claims under this section of your policy if you cannot live in your home just because of damage to your contents. This should be picked up by your contents cover, either under this policy or if you have purchased contents cover elsewhere.</p>

14 Replacement locks & keys

What's covered	What's not covered
<p>We'll pay for the cost of replacing and installing locks on outside doors if your keys are stolen or lost outside your home.</p> <p>We'll also pay for the cost of replacing and repairing locks on outside doors, if your keys are damaged inside the home by an event covered elsewhere in this buildings insurance policy.</p> <p>Claims under this part of the policy have a separate limit. Check your Statement of Fact to see how much it is.</p>	<p>If you insure both your buildings and contents under this policy and make a claim for replacement locks and keys, we'll only make one claims payment under either your buildings or contents section of cover. To be clear, you can't claim on both your buildings and contents cover for the same incident.</p>

15 Damage caused by emergency services

What's covered	What's not covered
<p>We'll cover the cost of damage to your home or garden items caused by the emergency services while they're getting into your home to deal with an emergency.</p> <p>By garden items, we mean flowerbeds, hedges, lawns (including artificial lawns), potted plants, shrubs or trees outside your buildings but within the boundaries of your home.</p>	

16 Protection when you sell your property

What's covered	What's not covered
<p>If you've exchanged contracts to sell your home, we'll give the buyer the benefit of this buildings cover until the sale is completed, unless the buyer has insurance elsewhere.</p> <p>We'll also continue to provide cover until the sale goes through as long as completion is not more than 60 days from the date of exchanging contracts (or in Scotland, more than 60 days from the date of what is known as the 'conclusion of missives').</p>	

17 Moving home

What's covered	What's not covered
<p>If you move to another home, we'll cover your original home while you're offering it for sale for a period of up to 60 days after you move.</p> <p>Cover is provided for damage caused by events described in 'Section A: Buildings Insurance' parts 1 to 11. All the exclusions detailed in "What's not covered" under those parts of the policy will apply.</p>	<p>We will not provide any more than 60 days cover for your original home unless this has been agreed by Rias.</p>

17 Moving home (continued)

What's covered	What's not covered
<p>You must:</p> <ul style="list-style-type: none">• tell Rias if the original home is unoccupied (see page 6 for the meaning of unoccupied)• arrange for the inside of the home to be checked at least once a week• tell Rias if the buildings aren't sold after 60 days.	

18 Protection against squatters

What's covered	What's not covered
<p>If squatters live in your home, we'll pay towards your legal costs for removing them. You must get our agreement in writing before you start proceedings.</p> <p>Claims under this part of your policy won't count towards your maximum claim limit. Check your Statement of Fact to see how much your claims limit is for this part of your cover.</p>	<p>We will not pay legal costs for removing squatters while your home or any part of it is lent, let or sublet to or occupied by someone who is not a member of your family or while your home is unoccupied.</p> <p>We also will not pay costs we have not agreed to in writing.</p>

Optional cover for your buildings insurance policy

Section B: Accidental damage to your buildings

You're only covered under this section of the policy if it says so on your Statement of Fact, which was sent to you when you bought this insurance. This section provides enhanced cover and is in addition to the cover provided as standard in your Buildings insurance. Please read your policy wording and Statement of Fact carefully to check the cover provided meets your needs.

What's covered	What's not covered
<p>This optional section of your policy covers you for accidental damage to your buildings.</p> <p>Just to be clear, when we use the term accidental damage, we mean damage that is unexpected and unintended, caused by something sudden and which is not deliberate.</p>	<p>We won't pay for accidental damage caused by someone that you lend or rent all or part of your home to.</p> <p>We also won't pay for damage caused by chewing, scratching, tearing or fouling by pets.</p> <p>We won't pay for accidental damage if the property is unoccupied.</p> <p>We won't pay for cutting down or taking away all or part of a fallen tree, unless it has caused damage to your buildings.</p> <p>We won't pay for accidental damage to hot tubs and we won't pay for any storm damage to gates, fences, hedges and swimming pool or hot tub covers.</p> <p>We won't pay to put right poor workmanship or bad design. This includes any work, materials or drainage which didn't meet building control regulations when it was completed.</p> <p>Claims relating to subsidence or drainage must be made under 'Section A: Buildings insurance'. If we refuse to pay all or part of your claim, you can't try and make a further claim on this accidental damage section of the policy.</p> <p>Finally, we won't pay any claims under this section of the policy if they're covered in 'Section A: Buildings insurance'.</p>

Section C: Buildings - Homeowners' legal responsibilities

You're only covered under this section of the policy if it says so on your Statement of Fact, which was given to you when you bought this insurance. Please read your policy wording and Statement of Fact carefully to check the cover provided meets your needs.

What's covered	What's not covered
<p>We'll provide cover for liability arising from the ownership of your home.</p> <p>You may be asked to pay damages to an individual or company if an accident happens in or around your home.</p> <p>In the event that an accident at your property leads to someone's death or injury, or leads to them contracting an illness or disease, we'll cover any damages that you're legally obliged to pay.</p> <p>We'll also pay for any damage to another individual or company's property, as a result of an accident.</p> <p>We'll also pay any costs or expenses that we agree to in advance.</p> <p>If you sell your home, you could still be asked to pay for an accident on your old property if the incident was caused by faulty workmanship.</p> <p>When this happens we'll also cover you for seven years after this policy ends or is cancelled, as long as the damage happened after you'd sold or moved out of your old property.</p> <p>If you make a claim under this part of your policy, we won't ask you to pay an excess.</p> <p>Claims under this part of the policy have a separate limit. This limit includes any costs and expenses we agree to pay. Check your Statement of Fact to see how much it is.</p> <p>Finally, if you insure both your buildings and contents under this policy and you make a claim for Homeowners' legal responsibilities and Public & personal legal responsibilities, we'll only make one claim payment under either your Buildings or Contents section. To be clear, you can't claim on both your Buildings and Contents cover for the same incident.</p>	<p>We won't cover your liability as the occupier of your home or any other land or property, or your personal liability arising from the day to day activities of you or your family. This will usually be covered by your Contents policy.</p> <p>We do not cover your own injury or death under this section. We also do not cover injury or death to someone in your family or to anyone you employ permanently in or around your home, for instance a nanny, cleaner or gardener.</p> <p>We also won't cover you if any of these people become ill or catch a disease in your home.</p> <p>We won't cover you for any damage to property that you own or has been given to you by someone else to look after. And we also won't cover you for any damage to property that's been leased or rented to you.</p> <p>We won't cover you for any damages if they're a result of an accident involving a lift that you own or are responsible for maintaining, unless it's a stair lift.</p> <p>We won't cover you for damages if they arise as a result of something you or your family did deliberately or maliciously.</p> <p>We also won't cover you for damages that arise from using your home for business or employment.</p> <p>We won't pay claims just because you've made an agreement with another person.</p> <p>Finally, we won't pay more than the amount shown on your Statement of Fact for any claim or series of claims caused by the same incident.</p>

Contents insurance

Section D: Contents insurance

You're only covered under this section of the policy if it says so on your Statement of Fact, which was sent to you when you bought this insurance. Please read your policy wording and Statement of Fact carefully to check the cover provided meets your needs.

This section of your policy only covers your contents when they're at your home unless we specifically say otherwise.

1 Fire & earthquakes

What's covered	What's not covered
We'll pay claims where your contents are damaged by fire or smoke, explosion, lightning or by an earthquake.	We won't pay claims caused by scorching, singeing, melting or other forms of heat damage caused without flame.

2 Storm

What's covered	What's not covered
<p>We'll cover you for damage to your contents caused by a storm.</p> <p>By a storm, we mean strong winds of over 55mph or damage by extreme rain, snow or hail. Rainfall is extreme if more than 2.5cm falls in an hour. Snowfall is extreme if 30cm or more falls in a 24-hour period and hail is extreme if it causes damage to hard surfaces.</p>	<p>We won't pay for rain or water damage to your contents if the water gets into your home as a result of poor workmanship, bad design or wear and tear.</p> <p>We won't cover damage to contents left outside your home. We also won't cover damage to swimming pool and hot tub covers.</p> <p>Finally, you can't make a claim for damage caused by subsidence, ground heave or landslip under the storm part of the policy. These claims must be dealt with under the subsidence part of the policy. A higher excess applies to all subsidence claims. Please check your Statement of Fact to see how much it is.</p>

3 Flood

What's covered	What's not covered
<p>We'll cover you for damage to your contents caused by a flood.</p> <p>By flood, we mean water that comes into your buildings from outside, and which enters at the ground floor or below.</p>	<p>There is a higher excess for flood claims. Please check your Statement of Fact to see how much it is.</p> <p>We won't cover you for damage caused by the gradual seepage or percolation of water into a building, such as rising damp or failure of damp proofing. To be clear, when we use the term percolation we mean the gradual movement of water through porous materials.</p>

3 Flood (continued)

What's covered	What's not covered
	<p>We won't cover you for damage to gates and fences.</p> <p>We also won't cover damage to swimming pool and hot tub covers.</p> <p>We won't cover damage to contents left outside your home.</p> <p>Finally, you can't make a claim for damage caused by subsidence, ground heave or landslip under the flood part of the policy. These claims must be dealt with under the subsidence part of the policy. A higher excess applies to all subsidence claims. Please check your Statement of Fact to see how much it is.</p>

4 Leaking or freezing water & leaking oil

What's covered	What's not covered
<p>We'll pay for any damage to your contents caused by water or oil leaking from your tanks, pipes or heating system and water leaking from your drains. We'll also pay for damage caused by water freezing within any of these.</p> <p>We'll pay for damage caused by water leaking from or freezing in your home appliances, fish tank, and even your water-bed.</p>	<p>There is a higher excess for leaking or freezing water & leaking oil claims. Please check your Statement of Fact to see how much it is.</p> <p>We won't pay for damage caused by leaking or freezing water or leaking oil, when your home is unoccupied.</p> <p>We won't pay for damage caused by the failure, wear and tear or lack of grouting or sealant.</p> <p>We also won't pay for any damage to the fixed domestic water or heating system itself or any costs associated with finding a leak.</p> <p>This part of your policy also won't pay claims for damage caused by water overflowing from sinks, bidets, showers and baths, as a result of taps being left on in your home.</p>

5 Theft

What's covered	What's not covered
<p>We'll cover you if your contents are stolen from your home and we'll also cover you for any damage to your contents caused by someone attempting to steal them.</p> <p>The maximum we'll pay for items stolen from garages or outbuildings is lower than the contents maximum claim limit.</p> <p>The most we'll pay will be lower still for items in a building or in a structure that isn't designed to be fully enclosed, such as a carport or gazebo. If this happens, the amount we will pay will be the same as when items are left out in the open or in any temporary structure, like a tent, marquee or gazebo.</p> <p>You'll find all the details of your claims limits in your Statement of Fact.</p> <p>You will need to report the theft or attempted theft to the police as soon as possible and before making a claim.</p>	<p>We won't pay claims for theft or attempted theft by you, your family, tenants, lodgers or paying guests.</p> <p>We won't pay claims for theft or attempted theft by anyone else who is lawfully in your home unless force or violence is used.</p> <p>We won't pay claims for theft or attempted theft when your home or any part of it is lent, let or sublet to someone who is not a member of your family, unless there's a break-in and your buildings are damaged by the forced entry.</p> <p>We won't pay claims if your home is unoccupied.</p> <p>We won't pay for theft if it's caused by someone tricking you, except if they trick you to gain entry to your property.</p> <p>We won't pay for theft of mobility carriages if the key or starting device is left with the carriage when unattended. Similarly, we won't pay for damaged or stolen mobility carriage accessories or removable parts, unless the carriage is stolen at the same time.</p> <p>Finally, we won't pay for theft of bicycles, money or high risk items, unless stolen from a building and there's a break-in and your buildings are damaged by the forced entry.</p>

6 Vandalism

What's covered	What's not covered
<p>We'll pay claims for vandalism to your contents.</p> <p>You will need to report the damage to the police as soon as possible and before making a claim.</p>	<p>We won't pay for claims which are the result of vandalism caused by you or your family, or by a person who is allowed to be in your home.</p> <p>We also won't pay for claims caused by or resulting from computer viruses or hacking. By Hacking we mean unauthorised access, without physical damage to any computer or device.</p> <p>We also won't pay claims which are the result of vandalism if your home is unoccupied.</p>

7 Riots

What's covered	What's not covered
<p>We'll pay claims where your contents are damaged by a riot.</p> <p>You will need to report the damage to the police as soon as possible and before making a claim.</p>	

8 Damage to your property caused by moving objects

What's covered	What's not covered
<p>We'll pay claims where your home is hit by moving or falling objects, and your contents are damaged as a result.</p> <p>For example, we'd cover you if your home was hit by an aircraft, car or falling tree.</p>	<p>We won't pay for cutting down or taking away all or part of a fallen tree, unless it has caused damage to your contents.</p> <p>We won't pay for damage caused by all or part of a tree being cut down.</p> <p>Finally, we won't pay for damage caused by household pets.</p>

9 Subsidence, ground heave and landslip

What's covered	What's not covered
<p>We'll cover you for damage to the contents of your buildings as a result of subsidence, ground heave or landslip.</p> <p>Subsidence is the downward movement of the ground underneath your buildings.</p> <p>Ground heave is the upward or sideways movement of the ground underneath your buildings, which can happen as a result of the soil expanding.</p> <p>Landslip means the downward movement of sloping land underneath your property. For example, if you lived on a hill and the ground below your property moved, causing damage the main building of your home.</p>	<p>We won't cover you for any damage to your contents if it happens as a result of your buildings' foundations shrinking or expanding.</p> <p>We also won't pay claims if your contents are damaged as a result of the sea or a river eroding the land around your buildings.</p> <p>We won't pay for claims which are caused by faulty materials, poor design or poor workmanship. This includes any work on your buildings which didn't meet building control regulations when the work was completed.</p> <p>We won't pay for any damage that started before this policy came into force.</p> <p>Finally, we won't pay claims where you're entitled to compensation from another person or organisation.</p>

10 Accidental damage to mobility aids

What's covered	What's not covered
<p>We will cover the cost of accidental damage to wheelchairs, mobility carriages and their accessories, and stairlifts which are owned by or are the responsibility of you or a member of your family.</p>	<p>We won't cover any item while away from the home.</p> <p>We won't cover any item damaged due to exceeding limits stated in manufacturers instructions.</p> <p>Finally, we won't cover damage to stairlifts made by companies who are not a member of the Lift and Escalator Industry Association (LEIA).</p>

11 Broken glass and ceramics

What's covered	What's not covered
<p>We'll pay for the cost of repairing or replacing fitted glass in furniture or mirrors if it's accidentally broken, but not glass in picture frames or clocks.</p> <p>We'll also pay to repair or replace glass shelves, glass tops to furniture, as well as ceramic hobs, tops of free-standing cookers and glass oven doors if they're accidentally broken.</p>	<p>We won't cover scratching or denting of glass or ceramics.</p> <p>We won't pay for any damage whilst your home is unoccupied.</p>

12 Accidental damage to home entertainment equipment

What's covered	What's not covered
<p>We'll cover the cost of accidental damage to home entertainment equipment.</p> <p>By home entertainment equipment, we mean televisions, DVD players, games consoles, desktop computers and audio equipment.</p> <p>Just to be clear, when we use the term accidental damage, we mean damage that is unexpected and unintended, caused by something sudden and which is not deliberate.</p>	<p>We won't cover scratches or dents unless they prevent you from using the equipment.</p> <p>We won't cover the cost of damage to MP3 players, sat-navs, mobile phones, tablets, laptop computers and e-readers.</p> <p>We also won't cover accidental damage to musical instruments.</p> <p>We won't pay for the cost of damage to TV sets caused whilst using gaming equipment.</p> <p>We also won't pay for accidental damage to CDs, DVDs or anything on which music, videos or data is stored.</p>

12 Accidental damage to home entertainment equipment (continued)

What's covered	What's not covered
	<p>We won't pay for claims caused by or resulting from computer viruses or hacking. By Hacking we mean unauthorised access, without physical damage to any computer or device.</p> <p>Finally, we won't pay for accidental damage that happens when your home is unoccupied.</p>

13 Tenant's home improvements

What's covered	What's not covered
<p>If you rent, rather than own your home, we'll pay for damage to any interior decorations or any home improvements that you've paid for.</p> <p>However, the damage must have been the result of something that is covered under 'Section D: Contents Insurance'.</p> <p>Claims under this part of the policy have a separate limit. Check your Statement of Fact to see how much it is.</p>	<p>We won't cover you for accidental damage to interior decorations or home improvements.</p>

14 Rent & alternative accommodation

What's covered	What's not covered
<p>If your home can't be lived in because of damage to your contents caused by something which is covered under 'Section D: Contents Insurance' of this policy, we'll pay for suitable alternative accommodation for you, your family and your household pets.</p> <p>When we say your home can't be lived in, we mean there are no toilet, bathroom or cooking facilities or that continuing to stay in your home poses a risk to you and your family's health or safety.</p> <p>As an alternative, in some circumstances we may choose to provide you with temporary kitchen and/or bathroom facilities to allow you to remain in your own home whilst repairs are being carried out.</p>	<p>If we reject a claim for damage to your contents under another part of this policy, then you won't be able to claim for rent or alternative accommodation.</p> <p>We won't pay claims under this section of your policy if you cannot live in your home due to damage to your buildings. This should be picked up by your buildings cover, either under this policy or if you have purchased buildings cover elsewhere.</p> <p>Similarly, if we have finalised your contents claim, we will not continue to pay rent or alternative accommodation costs just because damage to your buildings prevents you from moving back in to your home.</p>

14 Rent & alternative accommodation (continued)

What's covered	What's not covered
<p>As an alternative, if you are a tenant and able to pay for and arrange your own alternative accommodation, we'll pay any rent you are legally responsible for paying for your home while it can't be lived in.</p> <p>Claims under this part of your policy have a separate limit and won't count towards your maximum claim limit. Check your Statement of Fact to see the limit that applies to this part of the policy.</p>	

15 Jury service

What's covered	What's not covered
<p>We will pay for loss of earnings and other expenses if you have to attend jury service.</p> <p>Claims under this part of your policy have a separate limit and won't count towards your maximum claim limit. Check your Statement of Fact to see the limit that applies to this part of the policy.</p>	<p>We won't pay any amount that you can claim back elsewhere.</p>

16 Damage to food

What's covered	What's not covered
<p>We'll pay for damage to food in your fridge or freezer as a result of contamination by the chemicals inside them, or by a rise or fall in temperature.</p>	<p>We won't pay for this damage if it's caused by your power supply being deliberately cut off by your energy company.</p>

17 Replacement locks & keys

What's covered	What's not covered
<p>We'll pay for the cost of replacing and installing locks on outside doors if your keys are lost outside your home or are stolen.</p> <p>We'll also pay for the cost of replacing and repairing locks on outside doors if your keys are damaged inside the home by an event covered by this contents policy.</p> <p>Claims under this part of the policy have a separate limit. Check your Statement of Fact to see how much it is.</p>	<p>If you insure both your buildings and contents under this policy and make a claim for replacement locks and keys, we'll only make one claims payment under either your buildings or contents section of cover.</p> <p>To be clear, you can't claim on both your buildings and contents cover for the same incident.</p>

18 Contents taken away from your home

What's covered

If you take your contents away from your home temporarily, within the United Kingdom, Channel Islands or Isle of Man, we'll still cover them if they're damaged or stolen.

By temporarily, we mean they must not have been away from your home for more than 90 days in a row.

Claims under this part of the policy have a separate limit. Check your Statement of Fact to see how much it is.

What's not covered

You can only make a claim under this part of your policy for things that would be covered under parts 1-9 of '**Section D: Contents Insurance.**' All of the exclusions that apply to those parts still apply to any claims made for contents taken away from home temporarily. For example, if your contents are damaged by a storm while you're staying with a friend, we'll only pay your claim if the storm meets our definition on page 32.

Money is only covered if stolen from a building and there is a break-in, and the building is damaged by the forced entry. If any contents other than money, are stolen from somewhere other than your work or a place you're temporarily living, we'll only cover them if they are stolen from a building and there is a break-in, and the building is damaged by the forced entry.

We won't cover you if your contents are stolen from an unlocked room in a hotel or similar temporary accommodation.

We won't cover theft or damage that happens in student accommodation under this part of the policy. By student accommodation we mean whilst attending a boarding school, college or university during term-time. But you may be covered under the student belongings part of the policy on page 40.

We won't cover you if your contents are stolen or damaged while they're being kept by a storage company.

In the event of your contents being damaged by a storm, flood or vandalism, we'll only cover you if the items were inside a building.

We won't cover you if anything taken out of your home to sell, display or exhibit is lost or stolen.

Finally, we won't cover you if your contents are damaged or stolen while they were in a caravan, mobile home or motor home.

19 Moving home

What's covered	What's not covered
<p>We'll cover you if your contents are stolen or damaged whilst being moved by a professional removals company.</p> <p>Your belongings must have been packed as well as moved by a professional moving company to qualify for cover under this part of the policy.</p> <p>If you agree to buy a property, this policy will also cover the contents in your new property for up to one week before you move in, even if you haven't completed the purchase at this point.</p>	<p>We won't pay claims for glass or other fragile items that are damaged.</p> <p>We won't pay claims under this section of the policy if any of your belongings are lost, stolen or damaged while they're in storage.</p> <p>And we won't pay claims if any of your belongings are lost or damaged outside of the United Kingdom, Channel Islands or Isle of Man.</p>

20 Student belongings

What's covered	What's not covered
<p>If you or a member of your family move into student accommodation whilst attending a boarding school, college or university, we'll pay for any contents that are stolen or damaged while you or your family member are living there during term-time.</p> <p>Claims under this part of the policy have a separate limit. Check your Statement of Fact to see how much it is.</p>	<p>You can only make a claim under this part of your policy for things that would be covered under parts 1-9 of 'Section D: Contents Insurance'. All of the exclusions that apply to those parts of your policy still apply to any claims made under this part of your policy.</p> <p>For example, if your belongings are damaged by a flood while you're in student accommodation, we'll only pay your claim if the flood meets our definition on page 32.</p> <p>We won't pay for any loss of money while you or someone in your family is living in student accommodation under this part of the policy.</p> <p>We won't cover you if your belongings are stolen, or damaged during an attempted theft, unless the buildings were damaged when they were broken into.</p> <p>We won't cover student's belongings if they're accidentally damaged while they're in student accommodation.</p> <p>We won't pay claims if you or a member of your family is staying in student accommodation outside of the United Kingdom, Isle of Man or Channel Islands.</p>

21 Contents while you are in care

What's covered	What's not covered
<p>If you or a member of your family move into a care home or move in with family or friends in order to be cared for, we'll pay for any contents that are stolen or damaged while you are living there.</p> <p>Claims under this part of the policy have a separate limit. Check your Statement of Fact to see how much it is.</p>	<p>You can only make a claim under this part of your policy for things that would be covered under parts 1-9 of 'Section D: Contents Insurance.' All of the exclusions that apply to those parts of your policy will still apply to any claims made under this part of your policy.</p> <p>For example, if your belongings are damaged by a flood while you are in care, we'll only pay your claim if the flood meets our definition on page 32.</p> <p>We won't pay for any loss of money while you or someone in your family is living in care under this part of the policy.</p> <p>We won't cover belongings stolen or damaged during an attempted theft from your or your family member's place of care unless the buildings were damaged when they were broken into.</p> <p>We won't pay for any belongings if they are accidentally damaged while you or someone in your family is living in care.</p> <p>We won't pay claims for your or your family's belongings if you or a member of your family is staying in care outside of the United Kingdom, Isle of Man or Channel Islands.</p>

22 Medical equipment on loan

What's covered	What's not covered
<p>If you or a member of your family are loaned medical equipment by a local authority, hospital, the Red Cross or a mobility shop and you are legally responsible to insure them, we will pay for the items if they are stolen or damaged.</p> <p>Claims under this part of the policy have a separate limit. Check your Statement of Fact to see how much it is.</p>	<p>You can only make a claim under this part of your policy for things that would be covered under parts 1-9 of 'Section D: Contents Insurance' and if you have purchased the optional cover, 'Section E: Accidental Damage Extension To Your Contents'. All of the exclusions that apply to those parts of the policy will apply to any claims made under this part of your policy.</p> <p>For example, if the medical equipment is damaged by a storm, we'll only pay your claim if the storm meets our definition on page 32.</p>

23 Loss of metered water or oil

What's covered	What's not covered
<p>We will pay for accidental loss of your metered water. We'll also pay for accidental loss of water or oil from your property's heating system or storage tanks.</p> <p>Claims under this part of your policy have a separate limit. Check your Statement of Fact to see how much it is.</p>	<p>We won't pay for any loss while the home is unoccupied.</p> <p>We also won't pay for finding or repairing any leak.</p>

24 Guests' personal belongings

What's covered	What's not covered
<p>We'll cover any personal belongings of guests while the guests are in your home. By personal belongings, we mean clothes and jewellery or any everyday items carried by your guests.</p> <p>Claims under this part of the policy have a separate limit. Check your Statement of Fact to see how much it is.</p>	<p>You can only make a claim under this part of your policy for items that would be covered under parts 1-9 of 'Section D: Contents Insurance'. All of the exclusions that apply to those parts of the policy will apply to any claims made under this part of your policy.</p> <p>For example, if your guests' personal belongings are damaged by a flood, we'll only pay your claim if the flood meets our definition on page 32.</p>

25 Downloads & computer files

What's covered	What's not covered
<p>We'll pay for anything that you or your family have legally downloaded and stored on a computer or other device if it's lost, stolen or damaged.</p> <p>For example, if your laptop gets damaged in a flood and you lose all the films and music you've downloaded, we'll pay for the cost of replacing them.</p> <p>Claims under this part of the policy have a separate limit. Check your Statement of Fact to see how much it is.</p>	<p>We won't cover any software or information used for business purposes.</p> <p>We won't pay claims caused by or resulting from computer viruses or hacking. By hacking, we mean unauthorised access, without physical damage, to any computer or device.</p>

26 Taking your shopping home

What's covered	What's not covered
<p>We'll cover you if something is lost, stolen or damaged while you're bringing it to your home from the shops where you bought it.</p> <p>Claims under this part of the policy have a separate limit. Check your Statement of Fact to see how much it is.</p>	<p>We won't cover you if your food or other items are stolen from an unattended car or van, unless they were stored out of sight in a glove box or boot.</p> <p>Your car or van must also have been locked with any security systems activated, and the car or van must have been broken into and damaged by the forced entry.</p>

27 Special events

What's covered	What's not covered
<p>In the 30 days run up to you or your family's wedding, civil partnership ceremony, birthday or religious festival, we'll automatically allow you an additional amount of cover on top of your maximum claim limit. Check your Statement of Fact to see how much this is.</p> <p>Please note that this additional allowance won't change any other limit on the policy other than the maximum claim limit. For example, this will not increase your high risk items limit.</p> <p>In the event of a religious festival, wedding or civil partnership ceremony, we'll keep the higher limit in place for up to 30 days after the ceremony. During this period, we'll cover the gifts if they're lost, stolen or damaged, as long as they're either in your home, at the venue where the event is being held, or being transported between the two.</p>	

28 Fatal injury

What's covered	What's not covered
<p>We'll cover you if you or any member of your family suffer a fatal injury caused by either a fire or a physical attack in your home, and die within 12 months.</p> <p>Claims under this part of your policy have a separate limit. Check your Statement of Fact to see how much it is.</p>	

29 Counselling fees

What's covered	What's not covered
<p>If you or members of your family suffer emotional stress because of an event that is covered under this contents policy, we'll pay you the cost of any professional counselling.</p> <p>For us to pay the claim, the counselling must have been recommended by a qualified doctor or nurse and we must have approved the counselling.</p> <p>Claims under this part of the policy have a separate limit. Check your Statement of Fact to see how much it is.</p>	

Optional cover for your home contents policy

Section E: Accidental damage extension to your contents

You're only covered under this section of the policy if it says so on your Statement of Fact, which was sent to you when you bought this insurance. This section provides enhanced cover and is in addition to the cover provided as standard in your Contents insurance. Please read your policy wording and Statement of Fact carefully to check the cover provided meets your needs.

What's covered

This optional section of your policy covers you for accidental damage to any contents within the boundaries of your home.

Just to be clear, when we use the term accidental damage, we mean damage that is unexpected and unintended, caused by something sudden and which is not deliberate.

What's not covered

We won't pay for accidental damage to documents such as passports, visa's or driving licences, money or food and drink.

We won't pay claims for dental crowns, caps, implants and fillings. Similarly, we won't pay for damage to false teeth that happens while chewing something.

We won't pay for accidental damage to contact or corneal lenses.

We won't pay for accidental damage to clothing including furs.

We won't pay for accidental damage to sports equipment when it's being used.

We won't cover scratches or dents unless they prevent you from using the item.

We won't pay for accidental damage caused deliberately by anyone who you allow to be in your home.

We also won't pay for damage caused by chewing, scratching, tearing or fouling by domestic animals or pets.

We won't pay for accidental damage if the property is unoccupied.

We won't pay for cutting down or taking away all or part of a fallen tree, unless it has caused damage to your contents.

We won't pay for damage if it's caused by your power supply being deliberately cut off by your energy company.

Accidental damage extension to your contents (cont)

What's covered	What's not covered
	<p>We won't pay for claims caused by or resulting from computer viruses or hacking. By hacking we mean unauthorised access without physical damage to any computer or device.</p> <p>We won't pay for accidental damage if it's caused by anyone living in your home who is not a member of your family.</p>

Optional cover for your home contents policy

Section F: Everyday personal belongings

You're only covered under this section of the policy if it says so on your Statement of Fact, which was sent to you when you bought this insurance. Please read your policy wording and Statement of Fact carefully to check the cover provided meets your needs.

What's covered	What's not covered
<p>This section covers you and your family's money and everyday personal belongings if they are lost, stolen or damaged.</p> <p>They're covered in Europe and up to 60 days anywhere else in the world.</p> <p>By everyday personal belongings, we mean clothes and jewellery, mobility aids or any other items worn or carried by you or your family in daily life.</p> <p>We'll also pay for any financial loss if you or your family's credit cards are lost or stolen and someone else uses them.</p> <p>There are limits under this part of your policy for credit cards, money and mobile phones, as well as an individual item limit and maximum claim limit. Check your Statement of Fact to see all limits relating to Everyday personal belongings cover.</p>	<p>We won't pay for any items held or used for business or professional purposes.</p> <p>We won't pay a claim if personal belongings are stolen from an unlocked hotel room or similar temporary accommodation, or if they're damaged as part of an attempted theft from these locations.</p> <p>We won't pay to repair or replace something just because it's scratched or dented unless it prevents you from using the item.</p> <p>We won't pay for damage caused by chewing, scratching, tearing or fouling by domestic animals or pets.</p> <p>We'll only provide cover for credit cards if you keep to the conditions of the card.</p> <p>We won't pay claims for dental crowns, caps, implants and fillings. Similarly, we won't pay for damage to false teeth that happens while chewing something.</p> <p>We won't pay for contact or corneal lenses.</p> <p>We won't pay for damage to sports equipment while it's being used.</p> <p>We won't pay claims if car keys and key fobs, or passports, visas or driving licences are lost or damaged.</p> <p>We won't pay for claims caused by or resulting from computer viruses or hacking. By hacking we mean unauthorised access without physical damage to any computer or device.</p> <p>We also won't pay claims if camping equipment is lost or damaged.</p>

Everyday personal belongings (cont)

What's covered	What's not covered
	<p>We won't cover belongings if they're stolen from an unattended car or van, unless they were stored out of sight in a glove box or locked boot. The car or van must also have been locked with any security systems activated, and the vehicle must have been broken into and damaged by the forced entry.</p> <p>We won't cover any bicycles, their accessories or any removable parts.</p> <p>We won't pay for theft of mobility carriages if the key or starting device is left with the carriage when unattended.</p> <p>Also, we won't pay for damaged or stolen mobility carriage accessories or removable parts unless the carriage is stolen at the same time.</p> <p>We won't pay for accidental damage to any remote controlled devices, such as drones, model airplanes, helicopters, cars or boats.</p> <p>Finally, we won't pay claims under this section of the policy if it's covered elsewhere in your contents policy.</p>

Section G: Specified high risk items and specified personal belongings away from home

You're only covered under this section of the policy if it says so on your Statement of Fact, which was sent to you when you bought this insurance. Please read your policy wording and Statement of Fact carefully to check the cover provided meets your needs. It is important that you regularly check the value of your specified items and ensure they are adequately covered.

What's covered	What's not covered
<p>This section is designed to cover you for personal belongings and high risk items that are individually named on your Statement of Fact under 'Contents Section G: Specified high risk items and specified personal belongings away from home'.</p> <p>To be covered by this section you must have told us which items you wish to cover and they must be shown on your Statement of Fact.</p> <p>We'll then cover those items if they're lost, stolen or damaged anywhere in Europe and for up to 60 days anywhere else in the world.</p> <p>If you make a claim, you will need to provide evidence that you own the item you are claiming for and in some cases also a recent valuation. If we require you to provide a recent valuation, this will be shown on your Statement of Fact. Just to be clear, if you do not provide proof of ownership or a valuation when required to do so, we may not pay your claim or the amount we do pay may be reduced.</p> <p>The most we'll pay for each item is the amount shown on your Statement of Fact.</p>	<p>Any loss or theft that has not been reported to the police and a lost property or crime reference number obtained.</p> <p>We won't pay for damage to sports equipment while it's being used.</p> <p>We won't pay claims for dental crowns, caps, implants and fillings. Similarly, we won't pay for damage to false teeth that happens while chewing something.</p> <p>We won't pay to repair or replace something just because it's scratched or dented unless it prevents you from using the item.</p> <p>We won't pay for damage caused by chewing, scratching, tearing or fouling by domestic animals or pets.</p> <p>We won't cover your things if they're stolen from an unattended car or van, unless they were stored out of sight in a glove box or locked boot. Your car or van must also have been locked with any security systems activated, and the vehicle must have been broken into and damage caused by the forced entry.</p> <p>We won't pay for accidental damage to any remote controlled devices, such as drones, model airplanes, helicopters, cars or boats.</p> <p>We won't pay for theft of mobility carriages if the key or starting device is left with the carriage when unattended. Similarly, we won't pay for damaged or stolen mobility carriage accessories or removable parts, unless the carriage is stolen at the same time.</p> <p>We won't pay for any items used for business or professional purposes unless it's a laptop and is individually named on your Statement of Fact.</p> <p>Finally, we won't pay claims under this section of the policy if it's covered elsewhere in your contents policy.</p>

Optional cover for your home contents policy

Section H: Bicycle extension

You're only covered under this section of the policy if it says so on your Statement of Fact, which was sent to you when you bought this insurance. Please read your policy wording and Statement of Fact carefully to check the cover provided meets your needs.

It is important that you regularly check the value of your bicycles and ensure that they are adequately covered.

What's covered	What's not covered
<p>This section covers you if your bicycles are lost, stolen or damaged at any time in Europe, or for up to 60 days anywhere else in the world.</p> <p>To be covered by this section you must have told us about the bicycles you wish to cover and they must be shown on your Statement of Fact.</p> <p>The most we'll pay for each bicycle is the amount shown on your Statement of Fact.</p>	<p>We won't cover you if your bicycle is stolen if you've left it unattended away from the home. However, we'll cover you if at the time of the theft the bicycle is in a locked building, or if you've locked it to a post, cycle rack or other immovable object.</p> <p>We won't pay for any motorised or electrically assisted bicycles that can be propelled by the motor when travelling at more than 15.5mph.</p> <p>We won't pay for any damage if your bicycle is used for any form of racing or pacemaking.</p> <p>We won't pay for damaged or stolen bicycle accessories or removable parts, unless the bicycle is damaged or stolen at the same time. For example, we won't cover theft of an electric power pack or quick release saddle unless the bicycle is stolen in the same incident.</p> <p>We won't pay to repair or replace your bicycle just because it's scratched or dented unless it prevents you from using it.</p> <p>We won't pay for any cuts, bursts or punctures to the tyres.</p> <p>Finally, we won't pay claims under this section of the policy if it's covered elsewhere in your contents policy.</p>

Section I: Contents – Your legal responsibilities

1 Your public & personal legal responsibilities

What's covered	What's not covered
<p>We'll pay any amount that you or your family are legally obliged to pay following an accident that results in someone's death, illness or injury.</p> <p>We'll also pay amounts that you or your family are legally obliged to pay if an accident causes damage to someone else's property.</p> <p>We'll also pay any costs or expenses that we agree to in advance.</p> <p>This cover will only be valid if the accident happened while your policy was in force.</p> <p>If you make a claim under this part of your policy, we won't ask you to pay an excess.</p> <p>Claims under this part of the policy have a separate limit, this will also include any costs and expenses we agree to pay. Check your Statement of Fact to see how much it is.</p> <p>Finally, if you insure both your buildings and contents under this policy and you make a claim for Homeowners' legal responsibilities and Public & personal legal responsibilities, we'll only make one claim payment under either your buildings or contents section. To be clear, you can't claim on both your buildings and contents cover for the same incident.</p>	<p>We won't cover legal responsibilities relating to you owning your home or any land or property. These claims will normally be covered by your buildings policy.</p> <p>We do not cover your own injury or death under this section. We also do not cover injury or death to someone in your family or to anyone you employ permanently in or around your home, for instance a nanny, cleaner or gardener.</p> <p>This part of the cover also won't pay claims for any damage to property that you own, or which has been given to you by someone else to look after. Similarly, it won't cover you for any damage to property that you've leased or rented from someone else.</p> <p>We won't pay claims for damages that are a result of your business, employment or profession.</p> <p>We won't pay for claims involving the use of electric golf trolleys or golf buggies.</p> <p>We won't pay claims that arise from owning, possessing or using caravans, horse boxes, trailers, motor vehicles or any vehicle that would need to be registered with the DVLA to be legally used on a public road.</p> <p>We won't pay for claims caused by or resulting from computer viruses or hacking. By hacking we mean unauthorised access without physical damage to any computer or device.</p> <p>We also won't pay claims that arise from owning or using an aircraft, including model aircraft, gliders, hang gliders, microlights, drones and any remote controlled flying devices.</p>

1 Your public & personal legal responsibilities (continued)

What's covered	What's not covered
	<p>We also won't pay for claims that arise from owning or using any equipment designed for use in or on water, such as a boat or a surfboard.</p> <p>We won't cover any claims that are caused by any animal you own, except domestic pets when they are inside the boundary of your home. However, we won't cover any claims caused by dangerous dogs as specified under section 1 of the Dangerous Dogs Act 1991 or any later amendments to that act.</p> <p>We won't pay for any claims relating to any lift that you have on your property, or are responsible for maintaining, except stair lifts.</p> <p>We won't pay for any costs or damages that you have to pay if you pass a disease or virus onto another person.</p> <p>We won't pay for any claims relating to any physical attack or alleged physical attack.</p> <p>We won't pay claims that are as a result of hunting or racing of any kind, except when you are racing on foot.</p> <p>We also won't pay claims just because you've made an agreement or contract with another person or company.</p> <p>We won't cover any legal action for damages which are brought in a court outside the United Kingdom, the Channel Islands and the Isle of Man.</p> <p>Finally, we won't pay more than the amount shown in your Statement of Fact for any claim or series of claims caused by the same incident.</p>

2 Your legal responsibility for domestic employees

What's covered	What's not covered
<p>If you employ people permanently to work in or around your home, such as a nanny, cleaner or gardener, we'll cover you for any costs you're legally obliged to pay if they're accidentally injured, die or become ill during the course of their work for you.</p> <p>This cover applies anywhere in the world as long as your employees were appointed in the United Kingdom, the Isle of Man or the Channel Islands. So, for example, if you take your nanny with you on holiday, we'll pay a claim if they're injured while they're working for you as long as the contract was entered into before you went on holiday.</p> <p>We'll also pay any costs or expenses that we agree to in advance.</p> <p>If you make a claim under this part of your policy, we won't ask you to pay an excess.</p> <p>Claims under this part of the policy have a separate limit. Check your Statement of Fact to see how much it is.</p>	<p>We do not cover your own injury or death under this section. We also do not cover injury or death to someone in your family.</p> <p>We won't pay more than the amount shown in your Statement of Fact for any claim or series of claims caused by the same incident.</p>

3 Protection for tenants

What's covered	What's not covered
<p>If you rent your home from someone else, this policy will cover you for any damage to the buildings that you're legally required to pay for, as long as the damage is caused by something that would be covered under parts 1-11 of 'Section A: Buildings insurance'.</p> <p>This includes damage to the structure of the building.</p>	<p>You can only make a claim under this part of your policy for something that would be covered under parts 1-11 of 'Section A: Buildings insurance'. All of the exclusions that apply to those parts still apply to any claims made here.</p> <p>For example, if the buildings you live in are damaged by a storm, we'll only pay your claim if the storm meets our definition on page 32.</p>

3 Protection for tenants (continued)

What's covered	What's not covered
<p>Just to be clear, when we use the term accidental damage, we mean damage that is unexpected and unintended, caused by something sudden and which is not deliberate.</p> <p>If you make a claim under this part of your policy, we won't ask you to pay an excess.</p> <p>Claims under this part of the policy have a separate limit. Check your Statement of Fact to see how much it is.</p>	<p>Finally, we won't pay for damage to the structure of your home if it's unoccupied.</p>

4 Unpaid damages

What's covered	What's not covered
<p>If a court rules that you're owed compensation for an injury, or damage to your property, we'll pay any amount which does not get paid to you within three months of the court's decision.</p> <p>The compensation must have been awarded by a court in the United Kingdom, the Isle of Man or the Channel Islands. The injury or damage must also have occurred in one of these territories for us to pay a claim under this part of your policy.</p> <p>In order for this cover to be provided, the incident for which you're being awarded damages must have been something that would have been covered under 'Section I: 1 Your public & personal legal responsibilities' part of this policy, if the roles had been reversed.</p> <p>After we have paid you, we may pursue the person who the court ordered to make the payment to you and if we're successful, we'll keep any money we manage to get back.</p> <p>If you make a claim under this part of your policy, we won't ask you to pay an excess.</p> <p>Claims under this part of the policy have a separate limit. Check your Statement of Fact to see how much it is.</p>	<p>We won't pay under this part of the policy if there's going to be an appeal.</p>

How to make changes to your policy

It's important you keep us up to date with any changes that may affect your insurance policy. Please check your policy and Statement of Fact and if any of the information that you gave us when you took out your policy has changed, you need to get in touch. If you don't, it could mean that your policy is no longer valid.

The kind of things that we need to hear about are shown below but you should tell us about anything that isn't correct in your documents:

- A change of address.
- Any significant alterations to your home, such as extensions, that may change the cost of rebuilding the property.
- A change in the number of bedrooms (a bedroom is a room designed to be a bedroom, or currently used as a bedroom). So, for example, if your home had 3 bedrooms and you added two new bedrooms but use 1 of the old bedrooms as a study, you must declare your home has 5 bedrooms.
- A change in the number of bathrooms (a bathroom is any room with a toilet, shower or bath).
- Any increase in the value of your belongings that means replacing items as new may be more than the maximum claims limit. For example, if you buy a brand new TV.
- Someone other than a member of your family comes to live with you.
- If you or your family plan to let or rent out all or part of your home.
- Your home is going to be unoccupied for more than 60 days in a row.
- You or someone who lives in your home receives a county court judgment or is declared bankrupt.



- You or someone who lives with you receives a criminal conviction (except for motoring offences where a prison sentence has not been served).
- You use the home for any business or trade purposes.

Please remember that if you don't tell us about changes, it may affect any claim you make.

If you do tell us something has changed, it could result in an increase or reduction in your premium as well as your excess. It could also mean we would apply an endorsement to the policy or it could mean we are no longer able to insure you. We may also charge you a mid-term adjustment administration fee, however, you can make changes online 24/7 at **my.rias.co.uk** without paying this administration fee.

It's easy to make a change online at **my.rias.co.uk**

or contact us at:


-  0345 165 0900
-  Rias
First Floor
Everdene House
Deansleigh Road
Bournemouth
BH7 7DU
-  home@rias.co.uk

What you will have to pay for our services

Full details of any charges will be shown in your Terms of Business Agreement.

How your policy can be cancelled

You can cancel your policy at any time. To do so please contact us by telephone or by writing to the following address:

 0800 183 9261

 Rias
First Floor
Everdene House
Deansleigh Road
Bournemouth
BH7 7DU

 home@rias.co.uk

If you cancel your policy you will choose whether this takes effect immediately or from a later date, but you cannot backdate the cancellation to an earlier date.

You will also be charged a fee when your policy is cancelled. **For full details of all charges please refer to your Terms of Business Agreement.**

How much money you get back or have to pay when you cancel your policy will depend on how you pay for your policy and how long you've had it for, and whether or not you've made a claim or may need to make a claim.

It's important to be aware that your policy won't be cancelled if you simply stop your direct debit.

Cancellation before your policy has started

If your policy has not yet started we'll refund your full premium, plus Insurance Premium Tax (IPT) where applicable.

Cancellation within the first 14 days

- You have a 14 day cooling off period where you will not be charged an administration fee for cancelling your policy. This starts from your purchase date or the date you receive your policy documents (if this is later). There is, however, a £20 policy set-up fee which is non-refundable.
- If your policy has started, as long as you've not made a claim and nothing has happened which could lead to a claim, you'll only have to pay for the amount of time that cover has been in place for.
- If you've made a claim or something has happened which could lead to a claim, no refund will be paid. If you pay for your insurance on a monthly basis, we'll also ask you to pay the remainder of the year's premiums.
- If you have purchased optional cover, you will be entitled to a full refund during the cooling off period provided no claims have been made.

Cancelling after the first 14 days

- After the 14 day cooling off period, there is a cancellation fee of £35.
- After the 14 day cooling off period, as long as you've not made a claim and nothing has happened which could lead to a claim, we'll refund you for the time left on the policy (plus IPT where applicable). We'll do this by working out the cost of your insurance per day, and then refund you for the days that you haven't yet used, minus the £20 policy set-up fee which is non-refundable and the cancellation fee of £35.

- If you've had a claim during the cover period, or something has happened which might lead you to make a claim, then you won't receive any refund. If you pay for your insurance on a monthly basis, we'll also ask you to pay the remainder of the year's premiums.
- After the cooling off period no refund will be provided for any optional cover, except Legal Expenses cover or Home Emergency cover where providing no claim has been made, you will only have to pay for the number of days you were covered.
- If you wish to cancel your policy from your renewal date no fees will apply.
- If there is an unpaid balance on your policy after it is cancelled, we may pass this to a debt collection company to recover on our behalf. If we are unable to collect the unpaid balance it may result in the issue of a County Court Judgment.

It's important to be aware that your policy won't be cancelled if you simply stop your monthly instalment plan - you also need to inform us.

Our right to cancel or void your policy

We have the right to cancel this policy at any time by giving you 7 days' notice in writing. We'll tell you the reason why.

Reasons why we may decide to cancel your policy include, but won't be limited to:

- We're unable to take a payment from your nominated account due to insufficient funds or a Direct Debit instruction being cancelled.
- You made a mistake when providing us with the information shown on your Statement of Fact or this information has changed and we are no longer willing to cover you.
- You won't give us information that we ask for.
- You or someone representing you is abusive to our staff or anyone acting on our behalf.

- We suspect fraud on this or another related insurance policy.

If we cancel your policy, we will use the same method to calculate any refund and deduct the same fees as if you cancelled the policy yourself, however, there are some exceptions.

If you have withheld or given us wrong information because you didn't take care when communicating with us, we may cancel the policy immediately and not return any premiums or we may void your policy instead. Wherever we use the term void, we mean we'll treat your policy as though it had never existed. In these circumstances you would receive a full refund but we wouldn't have to pay any existing claims.

If we discover that you deliberately withheld or gave wrong information, or acted recklessly when communicating with us, we will void your policy and you would not receive a refund. We would also refuse to pay any claims and make you repay any money we have paid out for previous claims.

We also reserve the right not to invite you to renew your policy.

If we cancel or void your policy because of fraud

As explained on page 12, it's really important that you're honest with us at all times. If we find that you or anyone acting on your behalf has committed fraud, your policy will be immediately cancelled or we will declare it void from the start.

If we cancel or void your policy because of fraud, you will not receive a refund and we will refuse to pay any fraudulent claims. Similarly, we will make you repay any money we've paid out for any claims since the date the fraud first occurred, even if they were not fraudulent.

To be clear, when we make you repay any money paid out for claims, we mean all claim payments including any investigation fees or legal costs.

How to make a complaint

We'll always do our best to resolve any complaint you may have as quickly and fairly as possible. We'll normally be able to do this within the first few days of letting us know but sometimes it will take longer, this is usually because we need to investigate what has happened. When we do this we will:

- Write to you to acknowledge your complaint.
- Let you know when you can expect a full response.
- Let you know who is dealing with your complaint.
- Provide you with a full written response to your complaint within eight weeks of notification.


If you're complaining about a claim, please telephone us on the number shown in your claims documentation.

You can also email us through our website www.rias.co.uk/existing-customers/making-a-complaint/ (please include your policy number and claim number if appropriate) or write to us at the following address:

 Customer Services Adviser
Rias
First Floor
Everdene House
Deansleigh Road
Bournemouth
BH7 7DU

Alternatively, if your complaint is about the way your policy was sold or managed by us, or anything else, please contact:

 Rias
First Floor
Everdene House
Deansleigh Road
Bournemouth
BH7 7DU

 0345 045 0059

What to do if you're not happy with our response


In the unlikely event that we haven't responded to your complaint within eight weeks or you're not happy with our final response, you've the right to take your complaint to the Financial Ombudsman Service. You must do this within six months of our final response or six years from the event about which you are complaining if we failed to respond.


The Ombudsman is an impartial complaints service, which is free for customers to use and taking your complaint to the Ombudsman doesn't affect your right to take your dispute to the courts. You can find out more about how to complain to

the Ombudsman online at:


www.financial-ombudsman.org.uk

Alternatively, you can contact the Ombudsman at:

 Financial Ombudsman Service
Exchange Tower
London
E14 9SR

 0300 123 9123

 complaint.info@financial-ombudsman.org.uk

 www.financial-ombudsman.org.uk

Please note that if you don't refer your complaint within the six months, the Financial Ombudsman Service won't have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

If you choose to take a dispute to the courts, this contract is governed by English law, and you and we agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless you live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). In the very unlikely event that Ageas was to go bust, your insurance policy would still remain valid in the event that you needed to make a claim. For more details about the scheme visit www.fscs.org.uk or telephone 0800 678 1100 or 020 7741 4100.

How we look after your personal information

The details provided here are a summary of how we collect, use, share, transfer and store your information. If you'd like to read our full Privacy Notice please visit our website www.rias.co.uk/privacy-notice or contact our Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, or by emailing thedpo@ageas.co.uk.

Collecting your information

When you take out a policy with Rias, we collect lots of information, such as your name, address, date of birth, credit history, criminal offences, financial details, claims information and IP address (which is a unique number identifying your computer). We may also ask you to share special categories of personal information such as details about your health.

We also collect information from a number of different places, for example: publicly available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjustors or suppliers appointed in the process of handling a claim.

Using your information

The main reason we collect your personal information and/or special categories of

personal information is to provide you with an appropriate insurance quotation, policy and price. We may also need it to manage your policy, deal with a claim or send documents to you. When you apply for insurance, our decision to provide a quotation may involve an automated decision. If you object to this being done, we won't be able to provide you with an insurance quotation.

We'll also use your information where we feel there is a valid reason for doing so, for example: preventing or detecting fraud and financial crime (which may include processes which profile you) and carrying out research and analysis.

If you've given us information about someone else, you must have their permission to do so.

Sharing your information

We share your information with a number of different organisations. This may include, but is not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to us, in partnership with us, or on our behalf; fraud prevention and credit reference agencies and other companies, for example, when we're trialling their products and services which we think may improve our service to you or our business processes.

How we look after your personal information (cont)

Unless required to by law, we'd never share your personal information without the appropriate care and protection in place.

Keeping your information

We'll only keep your information for as long as is necessary in providing our products and services to you and/or to fulfil our legal and regulatory obligations. We also keep your information for a number of years after the expiry of your policy in order to respond to any queries or concerns that may be raised at a later date with respect to the policy or handling of a claim. Please refer to our full Privacy Notice for more information.

Use and storage of your information overseas

Your personal information may be transferred to, stored and processed outside of the United Kingdom (UK). Where we do this we'll take all reasonable steps to ensure your personal information is adequately protected to the same level as if it had remained in the UK. Please note that we or our service providers may use cloud based computer systems to which foreign law enforcement agencies may have the power to access.

Your rights

You have a number of rights in relation to the information we hold about you including: asking for access to and a copy of your personal information, objecting to the use of your personal information or to an automated decision including profiling, asking us to correct, delete, restrict or withdraw any previously provided permission for the use of your personal information, and complaining to the Information Commissioner's Office if you object to the way we use your personal information. A full list of your rights can be found in the full Privacy Notice.

There may be times when we won't be able to delete your personal information. This might be because we need to fulfil our legal and regulatory obligations or if there is a minimum period of time for which we have to keep your information. If we're unable to fulfil a request, we'll always let you know our reasons.

Optional cover

Your Statement of Fact will show if you have selected any of the optional cover detailed in this section.

Important contact information

For Legal Expenses claims ONLY

0345 841 0018

For Home Protection or Protection Plus claims ONLY

0345 840 2730

Important information

This Optional Cover section will tell you all you need to know about the following RIAS Home Insurance Optional cover policies:

- Legal Expenses
- Home Protection
- Home Protection Plus

How to use this Optional Cover section of your policy

Part A of this section contains general information relating to all Rias Home Insurance Optional Cover policies (such as how to cancel or make a complaint).

Part B includes the specific terms and conditions relating to each individual Optional Cover policy.

You should read Part B alongside the general information contained in Part A, for full details on what you are and are not covered for and also your rights and obligations under these policies.

The Contents page overleaf will enable you to find information in this section that is relevant to you.

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Part A - General information relating to all Optional Cover policies

Words with special meanings

Throughout Part A certain words have the same meaning wherever they appear and they are explained below:

- **Claims Handler** - For Home Legal Expenses, this is RAC Motoring Services. For Home Protection and Home Protection Plus cover this is AXA Assistance (UK) Limited on behalf of the insurer.
- **We, Us, Our** - Rias, a trading name of Ageas Retail Limited.
- **You, Your** - The person(s) named on the Statement of Fact as the insured and any other people covered by your optional cover policies, as determined by each individual policy wording.
- **Your Insurer** - For Home Legal Expenses, this is RAC Insurance Limited. For Home Protection and Home Protection Plus, this is Inter Partner Assistance S.A.


How to cancel your optional cover policy

Cancellation can take effect immediately or from a later date, however it cannot be backdated to any earlier date. Cancelling any direct debit instruction does not mean you have cancelled the policy.

Within 14 days of buying the policy

You may cancel your optional cover policy within 14 days from either the purchase date of the policy or the date you receive your policy documents, whichever is later. You can cancel by contacting us as follows:

 Rias
First Floor
Everdene House
Deansleigh Road
Bournemouth
BH7 7DU

 0345 650 1212

 help@rias.co.uk

- If your cover has not yet started, we will refund any premium already paid.
- If your cover has started, we will refund any premium paid as long you have not made a claim.

After the 14 day period

If you cancel your Legal Expenses or your Home Protection or your Home Protection Plus policy the below will apply;

- You may cancel your policy any time after the 14 days by telephoning or writing to us at the details shown earlier.
- If your cover has not yet started, we will refund any premium already paid.
- If your cover has started, we will only charge you for the days you have been covered as long as you have not made a claim.

Our right to cancel your policy

We and your insurer have the right to cancel your optional cover policy at any time by giving you 7 days' notice in writing. We'll tell you the reason why. Reasons why we/your insurer may decide to cancel your policy include, but won't be limited to:

- We or your insurer suspect fraud on this or another insurance policy. For more about how we deal with fraud and the consequences of it, please refer to the section titled "Fraud, Misrepresentation or Mis-description" shown later in this section.
- You have provided us with false or misleading information which means your insurer no longer wishes to insure you.
- We're unable to take a payment from your account.
- You, or someone representing you, is abusive to our staff or anyone acting on our behalf.
- You won't give us/your insurer information that we ask for.

If you have not made a claim, we will only charge you for the days you have been covered.

Your optional cover runs concurrently with your Rias home insurance policy. If your home insurance policy is cancelled for any reason, any optional cover will also be cancelled.

We reserve the right not to invite you to renew your policy.

Fraud, Misrepresentation or Mis-description

Your insurer/claims handler will not pay any claim if it is in any respect dishonest or fraudulent.

A person is committing fraud if they knowingly:

- Provide answers to questions, which are dishonest, inaccurate or misleadingly incomplete.
- Mislead in any way for the purpose of obtaining insurance, or more favourable insurance terms, or a reduced premium or to influence an insurer to accept a claim.
- Make a fraudulent or false claim in full or in part by providing false information in order to influence an insurer to accept a claim;
 - by exaggerating the amount of the claim; or
 - by supplying false or invalid documents in support of a claim.

If your insurer/claims handler find that fraud has been committed your insurer/claims handler will have the right to:

- Void the policy and may not refund any premium.
- Refuse to pay the whole of a claim if any part is in any way fraudulent, false or exaggerated.
- Recover any costs paid including investigating and legal costs.
- Recover the cost of any previously paid claims.

In addition your insurer/claims handler may:

- Inform the police, which could result in prosecution.
- Inform other organisations as well as anti-fraud databases.

Your information and what we do with it

Please refer to page 61 for further details on how your data will be collected, used, shared and stored.

IPT

Insurance Premium Tax, also known as IPT, is an indirect tax levied by the government on all insurance premiums, and is included in the premium you pay.

Authorisation

Home Legal Expenses RAC Motoring Services (310208) and RAC Insurance Ltd (202737). Registered in England and Wales; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Home Protection and Home Protection Plus

These policies are underwritten by Inter Partner Assistance S.A. which is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Regent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. UK branch office address is The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR.

AXA Assistance (UK) Limited's firm register number is 439069, with its registered office at The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR. It is registered in England under company number 02638890.

Inter Partner Assistance S.A. is part of the AXA Group.

You may check all the above details on the Financial Conduct Authority's Register by visiting this website: <https://register.fca.org.uk>.

Governing Law and Language

These Optional Cover policies will be governed by English law, and you/we/ your insurer agree to submit to the non-exclusive jurisdiction of the courts of England and Wales.

The language for contractual terms and communication will be English.

Home Legal Expenses cover

**Your Statement of Fact will show if you have selected any
of the optional cover detailed in this section**

HOME LEGAL PROTECTION COVER

Your Statement of Fact will show if you have selected any of the optional cover detailed in this section.

Part B – Home Legal Expenses (Optional)

Please note: This optional cover only applies if shown on your Statement of Fact.

Your demands and needs

This policy meets the needs of a customer who wants access to legal advice and services for issues such as employment disputes, personal injury claims and clinical negligence.

The insurance covers legal costs as detailed under the separate sections of cover, up to the limit of indemnity which is £100,000.

Who provides your Home Legal Expenses

This policy is managed and provided by RAC Motoring Services and underwritten by RAC Insurance Ltd. Registered in England and Wales; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check the above details on the Financial Services Register by visiting the FCA website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

How to make a claim

For advice and/or to report a claim please call our legal helpline on 0345 234 2234.

It is important that you let us know as soon as possible if you think you may need to

claim. If you do not, this may prejudice your claim and may mean we are unable to cover you.

We will provide you with cover for your legal costs associated with pursuing or defending a claim that falls within the policy terms, up to a limit of £100,000 provided that;

- The insured incident occurs within the policy period;
- The insured incident occurs within the territorial limits and;
- Your claim has reasonable prospects of success

We will also provide you with a Telephone Legal Helpline service that falls within the policy terms of the 'Telephone Legal and Tax Helpline'.

How your cover works

When you tell us about your legal problem, we will need to determine whether the matter is capable of being covered by your policy and has taken place during the policy period. In the event that your claim appears to fall within the scope of your policy, our claims team may ask you to complete a claim form and provide further information / documents to support your claim. If your claim is not covered then our telephone legal helpline may still be able to provide you with some advice.

Any claim you make must have reasonable prospects of success and be proportionate

to pursue. In the event that we agree that your claim is covered, we will ask the legal representative to assess the prospects of your case succeeding and determine whether the matter is proportionate to pursue. The legal representative will continually review these matters throughout the life of your claim. In some cases, you may need to provide expert evidence to support your claim at your own expense to enable the assessment to be completed. We do not cover any legal fees, costs or expenses that you have incurred before we have accepted your claim.

In the event of a dispute about whether your case has reasonable prospects of success or is proportionate to pursue, you will be asked to provide a legal opinion at your own expense confirming that your claim does have reasonable prospects of success and/or whether your claim is proportionate. If we are unable to reach agreement, then we will arrange to get a final opinion from an independent barrister.

We will usually ask a solicitor from our panel to handle your case. However, if it becomes necessary to issue legal proceedings then you are entitled to choose your own solicitor at this point. Your solicitor would need to agree to our Standard Terms of Appointment.

Please read your full policy terms for full details.

Definitions applicable to your Home Legal Expenses policy only

Throughout this section, your Home Legal Expenses policy has certain words and phrases, which have special meanings and these are explained below:

Home – The private residence shown in your Statement of Fact including garage/s and outbuildings.

Insured incident – An incident which we accept as falling within the terms and policy period of this Home Legal Expenses policy and which, in our reasonable opinion, is the incident or first in a series of incidents that could lead to a claim

being made.

Legal Costs – The reasonable, proportionate and properly incurred fees, expenses, costs and disbursements or accountancy fees incurred by you and agreed by us in pursuing or defending a claim; and/or the reasonable costs of a third party for which you are ordered to pay by the court or are agreed by us.

Legal Proceedings – Claims arising out of an insured incident for;

- the pursuit or defence of civil legal cases for damages and/or injunctions or specific performance;
- the defence of a criminal prosecution.

Legal Representative – Us; or the solicitors or other qualified experts appointed by us to act for you provided that they agree:

- To try to recover all legal costs from the other party;
- Not to submit any claim for legal costs until the end of the case; and
- To keep us informed, in writing, of the progress of legal proceedings.

Policy – This Legal Expenses policy that is subject to the terms and conditions in this booklet, along with your Statement of Fact.

Policy Period – The length of time this policy is in force. This policy will run concurrently with your home insurance policy for a maximum of 12 months. If you arranged this policy after the start date of your home insurance policy, cover will be provided from the date you bought it and will end on expiry of your home insurance policy.

Proportionate – The value of the claim must be greater than the costs of pursuing the claim.

RAC/We/Us/Our – RAC Insurance Limited and any person employed or engaged to provide certain services on its behalf or on behalf of the RAC Group.

Reasonable Prospects of Success –

A 51% or above chance of recovering damages, obtaining any other legal remedy which we have agreed to or being successful in defending a claim or being successful in an appeal or defence of an appeal.

Standard Terms of Appointment –

The terms and conditions which we will require the legal representative to accept in order for us to cover your legal costs. This contract sets out the amounts we will pay the legal representative under your policy and their responsibilities to report to us at various stages of the claim. A copy of these terms can be requested by contacting us.

Territorial limits –

- For Consumer Issues, Personal Injury a Clinical Negligence: the United Kingdom, the Isle of Man and the European Union.
- For all other areas of cover: Great Britain, Northern Ireland, Channel Islands and the Isle of Man.

You/your - The person(s) named as insured on your Statement of Fact and any members of your family permanently residing at your home.

What is covered

Consumer Issues

What is insured

- Legal costs for the pursuit or defence of legal proceedings regarding a contract for the sale, purchase, servicing, repair or hire of personal goods or services.
- Legal costs for the pursuit or defence of legal proceedings regarding a contract dispute in respect of the sale or purchase of your home.

What is not insured

- A contract involving a financial service provider;
- A lease, tenancy or licence to use land;

- Any claim relating to a contract involving the construction or alteration of a building for your own use.

Personal Injury

What is insured

- Legal costs to pursue legal proceedings to recover compensation against a third party who causes you to suffer personal injury or death due to an accident.

If your claim is accepted, the legal representative must enter into a Conditional Fee Agreement which waives their own fees if you fail to recover the damages that you are claiming in the legal proceedings in full or in part.

What is not insured

- An accident involving a motor vehicle owned or driven by you unless you were being carried as a passenger;
- Any claim which was not caused by a specific or sudden incident, or which develops gradually or;
- A claim for stress, psychological or emotional injury unless it arises from a physical injury.

Clinical Negligence

What is insured

- Legal costs to pursue legal proceedings to recover compensation against a third party who causes you to suffer personal injury or death due to clinical negligence.

What is not insured

- A claim for stress, psychological or emotional injury unless it arises from a physical injury.

Employment Disputes

What is insured

- Legal costs for the pursuit of legal proceedings if you are an employee, or exemployee, and experience a breach of your rights under your contract of

employment; and/or employment laws and you wish to pursue a claim in an Employment Tribunal (or equivalent outside of England and Wales);

What is not insured

Any claim which relates only to the legal costs of any disciplinary or investigatory procedure; For an allegation of less favourable treatment between men and women in terms of pay and conditions of employment.

Property Protection

What is insured

- Legal costs for the pursuit of legal proceedings if you suffer nuisance, trespass or physical damage to your home or your personal possessions.

What is not insured

- Any claim involving a financial service provider;
- Any incident relating to works undertaken or due to be undertaken by or under the order of any government or public or local authority unless the claim relates to accidental physical damage;
- Any incident relating to, directly or indirectly, planning law;
- Any incident relating to subsidence, heave, landslip, mining or quarrying of land underneath your home; or
- Any claim relating to a contract involving the construction or alteration of a building for your own use.
- Any claim relating to the rent, service and maintenance charges or renewal of a tenancy agreement.

Tax Investigation

What is insured

- Legal costs for a claim to respond to a full enquiry into your personal Income Tax position from HM Revenue and Customs.

You must have kept complete, truthful and up to date records and have provided HM Revenue and Customs with all information reasonably required in a timely manner.

What is not insured

- Any enquiry which involves allegations of fraud, deliberate misstatement or omissions, including under declaring your income;
- Any claim relating to an Aspect Enquiry into your tax return; or
- Any enquiry related to your business, trade or profession.

Motor Prosecution Defence

What is insured

- Legal costs to defend legal proceedings if you have received a summons or requisition for prosecution to attend court for an alleged motoring offence. Pleas in mitigation are covered where reasonable prospects of avoiding a disqualification exist.

What is not insured

- We cannot provide help if your claim relates to an alcohol, drugs or parking related offence;
- Any claim relating to an allegation of violence or dishonesty; or
- Any claim where the driver does not hold a valid driving licence at the time of the incident.

Telephone Helplines

What is insured

We will provide a telephone legal helpline service, open 24 hours a day, 365 days a year. Just call us on 0345 2342234.

We will give you initial legal advice on any private legal and tax matter within the United Kingdom. We will tell you what your legal rights are, which options are available to you and how best to implement them. We will let you know if you need a lawyer.

What is not insured

- Advice on business / commercial matters (including advice as a landlord), immigration or judicial review.
- Advice where in our reasonable opinion we have already given you the options available.

General Conditions that apply to Home Legal Expenses

The following conditions apply to all sections of this policy. If you do not comply, we can refuse cover and/ or cancel your policy.

- Claims can be complex and technical. You must follow our advice or that of the legal representative to continue to receive funding from us. If you do not (for example, you go against our advice, fail to co-operate with our reasonable requests, delay the claim, do not submit legal costs to us straight away or take any other action that may harm your case) we may withdraw cover.
- We will not cover legal costs that have not been agreed by us or were incurred prior to us accepting the claim.
- We will not cover legal costs where you ought reasonably to have known that an incident leading to a claim was possible prior to the purchase of the policy.
- We may withdraw cover if at any point your claim does not have reasonable prospects of success.
- You must always keep any losses you incur to a minimum. Ensure you take steps to prevent any loss in the first place and don't do anything that could unnecessarily increase your losses or prejudice your claim. If you do not, we may not cover you and it may affect your ability to claim. Please speak to us if in doubt.
- You must notify us of all offers to settle your claim. We may withdraw cover if we have not provided written authorisation to accept or reject an offer to settle your claim.
- We will need to be able to speak directly to any legal representative appointed, or agreed by us, even if this is one you have chosen.
- Whilst we must appoint the legal representative, you may choose your own if it becomes necessary to start court proceedings, or if there is a conflict of interest. If you wish to do this, please tell us their name and address so we can consider your request. Your suggested legal representative must agree to our standard terms of appointment. A copy of which is available upon request. You will be responsible for any legal costs which are in excess of the rate that we would normally pay to our preferred legal representative. The amount that we will pay a law firm where they are acting as the legal representative is currently £120 per hour. This amount may vary from time to time.
- If for any reason we cannot agree to your suggested legal representative, we will ask the Law Society of England and Wales (or similar body) to name one.
- If you have a dispute with us or complaint about the service provided by us or a legal representative we appoint, please let us know using our complaints procedure. Please note however, this policy will not cover any advice or your legal costs in connection with this or any claim against us or your home insurer.
- We will not provide cover for claims in respect of class actions, Judicial Review or test cases.
- We will not provide cover for disputes between you and someone who you currently or have previously lived with;
- We may decide not to issue legal proceedings, but instead pay you directly for your claim, for example, where the legal costs of your claim are greater than the value of your claim.
- If you have legal expenses cover with a provider other than RAC or if you are a member of a trade union and the cover

or membership benefits provide cover for your claim, we will not provide cover.

- During extreme weather, riots, war, civil unrest, industrial disputes, our services can be interrupted. We will resume our service to you as soon as we can in these circumstances.

Misuse of your policy

You must not:

- Behave inappropriately towards us or the Legal Representative, including acting in a rude, threatening or abusive manner, whether verbally or physically;
- Persuade or attempt to persuade us into a dishonest or illegal act;
- Omit to tell us important facts about a claim in order to obtain a service;
- Provide false information in order to obtain a service;
- Knowingly allow someone that is not covered by your policy to try and obtain a service under it;

If these conditions are not complied with, we may:

- Restrict the cover available to you at the next renewal;
- Refuse to provide any services to you under this policy with immediate effect;

We may also take any of the additional steps as set out above if any claim is found to be fraudulent in any way, and the policy will be cancelled with effect from the date of the fraudulent act, and the fraudulent claim forfeited. We will not refund any premium. We will notify you in writing if we decide to take any of the above steps.

Section 5

Additional Helpline

FREE
ADVISORY
HELPLINE



In addition to your home insurance, Rias has arranged the following helpline services for you, providing free advice to all Rias home insurance customers.

When you call, please confirm that you are a Rias home insurance customer.

Legal & Tax Helpline

- We will provide a telephone legal helpline service, open 24 hours a day, 365 days a year. Just call us on 0345 2342234.
- We will give you initial legal advice on any private legal and tax matter within the United Kingdom. We will tell you what your legal rights are, which options are available to you and how best to implement them. We will let you know if you need a lawyer.

What is not covered

- Advice on business / commercial matters (including advice as a landlord), immigration or judicial review;
- Advice where in our reasonable opinion we have already given you the options available.

To use these services, please call

0345 234 2234

Lines are open 24 hours a day,
7 days a week

Please quote “Rias home legal”

Home Protection and Home Protection Plus cover

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Your Statement of Fact will show if you have selected any of the optional cover detailed in this section.

Home Protection and Home Protection Plus cover

Your Statement of Fact will show if you have selected either Home Protection or Home Protection Plus.

Your demands and needs

Home Protection	Home Protection Plus
<p>This policy is suitable for homeowners who want peace of mind and reduce costs in case of sudden, unexpected home emergencies (as defined later in this document). These emergencies can make the home unsafe or unfit to live in, cause more damage or create health and safety risks. The cover provides emergency help to stop the emergency from getting worse and provides a temporary repair to make the home safe to live in.</p> <p>Please note Home Protection does not cover you for Boiler repairs or to your main heating and hot water systems.</p>	<p>This policy is suitable for homeowners who want peace of mind and reduce costs in case of sudden, unexpected home emergencies (as defined later in this document). These emergencies can make the home unsafe or unfit to live in, cause more damage or create health and safety risks. The cover provides emergency help to stop the emergency from getting worse and provides a temporary repair to make the home safe to live in.</p> <p>Home Protection Plus does cover you for Boiler repairs or to your main heating and hot water systems.</p>

Who provides your Home Protection and Home Protection Plus Cover

Home Protection and Home Protection Plus is underwritten by Inter Partner Assistance S.A. which is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Inter Partner Assistance S.A. UK branch office address is The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR.

The claims handling and assistance services described for this cover are provided on behalf of the underwriter by AXA Assistance (UK) Limited, which is authorised and regulated by the Financial Conduct Authority. AXA Assistance (UK) Limited's firm register number is 439069, with its registered office at The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR. It is registered in England under company number 02638890.

Both AXA Assistance (UK) Limited and Inter Partner Assistance S.A. are part of the AXA Group.

You may check all the above details on the Financial Conduct Authority's Register by visiting this website: <https://register.fca.org.uk>

How to make a claim on your Home Protection and Home Protection Plus cover

To make a claim, please either:

- **Log your claim online using the following link <https://www.rias.homemanager.link/>**

- **Call the 24/7 helpline on 0345 840 2730**

So that **we** can help **you** quickly in an **emergency** please provide as much information as possible, including:

- the policyholder's name,
- the address and postcode,
- the policy number, and
- details of the issue.

Please remember to keep copies of everything **you** send to **us**.

Once **you** tell **us** what **you** need help with, **we** will:

1. Tell **you** how to protect **your home** and family.
2. Check **your** policy and arrange for help.
3. **Our authorised tradesperson** will contact **you** to arrange a suitable time to come to **your home**.
4. **We** will speak with **our authorised tradesperson** to manage **your** claim. **We** will update **you** on the progress.

Suspected gas leaks must always be reported to National Gas Emergency

In some circumstances, **we** may find it difficult to send an **authorised tradesperson** to **your home** or to deal with **your emergency** quickly enough. For example, this may be because:

- **we** cannot find a suitable **authorised tradesperson** in **your** area,
- a lot of people need **our** help,
- bad weather,
- industrial actions or strikes,

- parts are not available or **we** cannot get them quickly enough.

When this happens **we** may deal with **your** claim on a **pay and claim basis**. **Our** agents will ask **you** to arrange **your** own help and **we** will pay **you** back **your** costs, up to the policy limits.

Claims evidence

Where **we** deal with **your** claim, especially on a **pay and claim basis**, **you** will need to provide the following evidence when **we** ask for it, at **your** own cost.

The documents below are examples of what **we** may ask for.

Pay and claim basis

Itemised invoices or receipts showing the cost of:

- equipment, parts and items paid for individually
- labour
- Evidence of payment.

Boiler/heating and hot water system

The maintenance records for **your** boiler or heating or hot water system.

Temporary accommodation

Itemised receipt showing the cost of the accommodation.

Definitions applicable to your Home Protection and Home Protection Plus policy

Throughout this section, your Home Protection and Home Protection Plus policy has certain words and phrases in bold, which have special meanings and these are explained below:

Authorised tradesperson

A qualified, specialist contractor who acts on **our** behalf, and who **we** authorise to assess **your** claim and provide **emergency help in your home**.

Beyond economical repair

Where the total cost of the parts needed to repair a boiler, heating and / or hot water system are more than 85% of the manufacturers current selling price for:

- the same or equivalent model of **your** boiler if **you** bought it brand new (if available), or
- a new boiler of the same or a similar make, model and output (power).

We calculate the current average selling price of the parts needed for the repair based on the costs to get these parts from **our** specialised **UK** suppliers.

We will also consider **your** boiler, heating and / or hot water system to be **beyond economical repair** if the parts **we** need are no longer available.

Our authorised tradesperson will assess **your** boiler, heating and /or hot water system and tell us if it is **beyond economical repair**.

Emergency/emergencies

A sudden event that was not expected by **you** that affects **your home** and which needs immediate action to:

- make **your home** safe, secure and fit to live in,
- prevent a risk to **your** health,
- avoid damage or anymore damage to **your home** or belongings, or
- restore electricity, gas or water services at **your home** if they have totally failed.

Emergency help

The help **you** need to stop the **emergency** from getting worse and:

- causing more damage,
- making **your home** not safe to live in,
- causing a risk to health and safety.

This help will be:

- A temporary repair to stop the immediate **emergency** and make **your home** safe to live in for **you** and **your** family. **You** will need to replace this with a permanent repair at your cost.
- A permanent repair if:
 - it is not possible to provide a temporary repair, or
 - it is possible at the same time and for the same cost as a temporary repair.

For **emergencies** under the Pest section of this policy, **we** will send an **authorised tradesperson** to assess how to get rid of the infestation and put in place pest control measures in the future. **We** may be able to deal with the **emergency** in one visit, or **we** may need more visits. **We** will let **you** know based on the circumstances of **your emergency**.

Home

The private house or flat, including any garages and conservatories attached to the main building which are:

- shown in the policy schedule,
- that **you** used to live in only; and
- in the **UK** and the Isle of Man.

We do not cover:

- detached garages, sheds, greenhouses or other outbuildings not attached to the main building; or
- any issues within the land included in the boundary of **your home** (such as a garden or driveway).

Pay and claim basis

In some **emergencies**, **we** may not be able to provide **emergency help**. Where **our** agents agree and as long as **you** provide fully itemised invoices or receipts (as set out in the General conditions section) **we** will pay up to the limits set out in this section of cover for the costs **you** pay to resolve the **emergency**.

We will do this if:

- It is not possible for **us** to directly arrange help to solve **your** problem. This could be because **we** do not have a suitable **authorised tradesperson** in **your** area who can deal with **your** specific **emergency**, or if **we** cannot provide help quickly enough. In these cases **we** will pay **you** a contribution so **you** can arrange and pay for **your** own contractor. This will be the end of **your** claim.
- Where **your** claim is for temporary accommodation after an **emergency**. **You** will need to arrange and pay for this and we will pay you back.

Reinstatement

Repairing the damage following an **emergency** or after **our authorised tradesperson** has created access to identify the source of the **emergency**. This includes any damage caused to the **home**, its contents, fixtures or flooring.

Trace and Access

Where it is difficult to locate the source of the **emergency** (such as a leak) in **your home** and needs specialist equipment or tools to locate it. In addition, it is any work that, in the opinion of **our authorised tradesperson**, is more complex than the work described in the 'Creating access' general condition on page 83. This could be digging up floors or breaking into walls.

UK

England, Scotland, Wales and Northern Island.

In the Isle of Man, it is more likely that **we** will deal with **your** claim on a **pay and claim basis**.

We/us/our

Inter Partner Assistance S.A. and AXA Assistance (UK) Limited.

You/Your/Yourself

The policyholder(s) named on the policy schedule and / or anyone normally living in **your home**.

Table of Benefits

The limits shown in the table below are for call out fees, labour, parts and materials (excluding temporary accommodation)

Home Protection	Home Protection Plus
Boiler failure (heating & hot water) - cover up to £1,000 inc. VAT X	✓
Plumbing issues - cover up to £500 inc. VAT ✓	✓
Drainage issues - cover up to £500 inc. VAT ✓	✓
Complete or partial electrics failure - cover up to £500 inc. VAT ✓	✓
Broken external locks, doors and windows - cover up to £500 inc. VAT ✓	✓
Pest infestation - cover up to £500 inc. VAT ✓	✓
Temporary accommodation - cover up to £250 inc. VAT ✓	✓

If the **emergency help** costs will be more than the limit above, **we** will tell **you** as soon as possible what the total expected cost will be. **You** will need to pay costs over the limits above. **We** will only be able to help **you** if **you** agree to pay the extra cost **yourself**. **You** cannot make a claim under this policy in the first 14 days of cover, unless **you** are renewing an existing policy.

This policy provides **emergency help** which maybe a temporary solution.

When reading ‘What **we** cover’ and ‘What **we** do not cover’ under each heading, **you** should also read ‘General Conditions of Home Protection and Home Protection Plus Cover’ and ‘General Exclusions applying to Home Protection and Home Protection Plus Cover’ to see what is expected of **you** and general things **we** do not cover.

These cover headings apply to Home Protection and Home Protection Plus

Internal Plumbing

What we cover	What we do not cover
<p>We will pay up to the amount shown in the Table of Benefits if you have an emergency relating to:</p> <ol style="list-style-type: none"> 1 A water leak from: <ol style="list-style-type: none"> a any internal hot or cold pipe inside the home, which runs between the main internal stopcock and an internal tap, outlet or appliance, b a toilet, c pipes to and from the shower or bath, d pipes to and from your boiler or central heating system, e internal sections of your overflow pipe, or f a radiator. 2 If you have a water leak on cold water or another tank or cylinder. <i>This is to stop the leak. We will not replace the tank or cylinder.</i> 3 Issues with the flushing mechanism of your toilet. We will cover you even if you have another working toilet or bathroom in your home. 	<ol style="list-style-type: none"> 1 Leaking or dripping taps that: <ol style="list-style-type: none"> a need a new washer or completely replacing, or b are outside the home (for example, that are in your garden or on your patio or balcony). 2 Dripping taps or pipes if the water is safely escaping down a drain and not into the home. 3 Repairing or replacing shower pipes if the shower only leaks when you use it. 4 Replacing: <ol style="list-style-type: none"> a external overflows, b any radiator, c sinks, basins, shower trays, baths or showers, d cylinders, hot or cold-water storage tanks, or an immersion tank. 5 Repairing or replacing: <ol style="list-style-type: none"> a shower units, b septic tanks and or oil tanks, c swimming pools and hot tubs, or d instant boiling water taps or similar equipment. 6 Breakdown or damage to Saniflow or other mechanical toilets (also known as macerators).

What we cover (cont)	What we do not cover (cont)
	<ul style="list-style-type: none"> 7 Burst or leaking flexible hoses, which can be dealt with without affecting the rest of the water supply. 8 Leaking or damaged washing machines or other household appliances. 9 Issues with the external water supply pipes, from the internal stopcock towards the outside of the home. 10 Any emergency with plumbing that is not in the home, such as issues in outbuildings, gardens or on your land.

Drainage

What we cover	What we do not cover
<p>We will pay up to the amount shown in the Table of Benefits to either unblock the drain or repair leaks, depending on what is needed, if you have an emergency relating to:</p> <ul style="list-style-type: none"> 1 a blockage or waste water leak from a toilet, sink, bath or shower waste pipes, 2 blocked or leaking soil vent pipes if you are solely responsible for these, or 3 an external drain blockage, including rainwater drains. <p><i>We will cover you even if you have another working toilet or bathroom in your home.</i></p>	<ul style="list-style-type: none"> 1 Drains which the local water authority are responsible for (even if they are on the land belonging to your home). 2 External sections of overflow pipes. 3 Guttering and downpipes. 4 Repairing or replacing septic tanks (including emptying or clearing these) 5 Shared water or external drainage facilities (such as those that serve other properties as well as your home). 6 Your mains water supply pipe (outside the home). 7 Regular drain clearing and descaling. 8 Clearing or repairing drains after any issues caused by installation faults or misuse (for example, flushing wipes, grease or oil down drains). 9 Collapsed drains or blockages caused by tree roots blocking the flow of your drains. 10 Any emergency not located in the home that does not causing blockage or waste water leaks inside the home, such as issues in outbuildings, gardens or on your land.

Electrics

What we cover	What we do not cover
<p>We will pay up to the amount shown in the Table of Benefits if you have an emergency relating to complete, partial or intermittent electrical failure in one or more parts of your home, which leads to an emergency (making your home not safe to live in).</p> <p>For example:</p> <ul style="list-style-type: none"> • the lights in your only bathroom or toilet facility not working, • the wiring in your boiler, immersion or heating system fail, or • all the electrical sockets in your kitchen fail. 	<ol style="list-style-type: none"> 1 Replacing lightbulbs and fuses in plugs or circuits around the house. 2 Electrical failure that only affects part of your home and does not cause an emergency. 3 Electrical supply to or failure of: <ol style="list-style-type: none"> a burglar and fire alarm systems, b CCTV surveillance systems, c plumbing or filtration systems for swimming pools or similar equipment, and d TV aerials and any other external equipment or devices. 4 Repairing or replacing: <ol style="list-style-type: none"> a electric shower units, and b electrical household appliances such as cookers, this includes extractor fans. 5 Electricity supply failure caused by, or the responsibility of, your utility company. 6 Any emergency with electrical wiring, lighting, infrastructure or other electrical systems not in the home, such as issues in outbuildings, gardens, or on your land or patio.

Pest Infestation

What we cover	What we do not cover
<p>If you have an infestation in your home of:</p> <ul style="list-style-type: none"> • rats or mice, • squirrels, or • wasps or hornets, <p>we will pay up to the amount shown in the Table of Benefits for our authorised tradesperson to help remove the infestation or provide ways to control it. This may need more than one visit.</p>	<ol style="list-style-type: none"> 1 Emergencies caused by not following the advice we or our authorised tradesperson gave you: <ol style="list-style-type: none"> a to stop a pest infestation, b for carrying out appropriate cleaning, or c for getting rid of and blocking pest entry points. 2 Infestation by any animal, insect or other pest not listed under 'What we cover'.

What we cover (cont)	What we do not cover (cont)
	3 Damage to the home or its contents caused by the pest(s). 4 Pests found outside your home , such as in detached garages, outbuildings, gardens, or on your land or patio.

Important information

If **you** do not follow the advice of **our authorised tradesperson** then **we** may not be able to help if it happens again.

Security

What we cover	What we do not cover
<p>If there is a risk to the security of your home or the health and safety of you or anyone living with you, we will pay up to the amount shown in the Table of Benefits:</p> <ol style="list-style-type: none"> For temporary repairs to broken or damaged external windows or doors. <i>We will use board or similar material to stop the immediate security risk. We will not permanently replace the windows or doors or any part of them.</i> To repair or replace an external window or door lock to make your home secure again if it is broken or damaged. This includes if it has been damaged by vandalism, theft or attempted theft. 	<ol style="list-style-type: none"> Damage to boundary walls, hedges, fences, gates or other items surrounding your home. Any broken double glazing, where only one pane is broken so the home is still secure. Broken or damaged locks where the home is still secure or can be made secure. Issues with internal doors, windows or locks. Any security emergency not in your home, such as issues with doors, windows or locks for outbuildings and sheds.

Temporary Accommodation

What we cover	What we do not cover
<p>If you, anyone living with you and your pets are unable to stay in your home because of an emergency and it is:</p> <ul style="list-style-type: none"> not safe to live in, or there is a risk to health and safety <p>then we will pay up to the amount shown in the Table of Benefits for local accommodation and transport costs to get there. This will be on a pay and claim basis.</p>	<ol style="list-style-type: none"> Meals. Other expenses you have while you are away from your home.

This cover heading **ONLY** applies to the Home Protection Plus product

Boiler, heating or hot water system

If **you** smell gas, think there is a gas leak in **your home** or are worried that carbon monoxide fumes are escaping from a gas appliance, **you** must immediately call the National Gas Emergency Service on 0800 111 999.

What we cover	What we do not cover
<p>1 We will pay up to the amount shown in the Table of Benefits for an emergency relating to:</p> <ul style="list-style-type: none">a Complete, partial or intermittent failure of main heating and hot water system, that means you do not have heat or hot water in your home. This includes;<ul style="list-style-type: none">• water leaks from the system, and• not being able to manually switch the system on or off.b Gas boilers or heating systems with a power output of a maximum of 60Kw/hr. This includes:<ul style="list-style-type: none">• the boiler isolating valve,• manufacturer fitted parts,• the pump,• motorised zone valves,• thermostat,• timer, and• temperature/pressure controlsc The main system running on oil or electricity (electric boiler or storage heating). These systems may be covered on a pay and claim basis.	<p>1 Any of the following types of heating or hot water systems:</p> <ul style="list-style-type: none">a Ground source or air source heat pumps,b LPG fuel,c solid fuel,d solar,e unvented hot water systems,f underfloor heating,g warm air units, orh any other type of heating which is not listed under What we cover. <p>2 Any secondary or extra heating systems.</p> <p>3 Boilers which:</p> <ul style="list-style-type: none">a are designed for commercial use,b have a power output more than 60Kw/hr, orc are beyond economical repair.

What we cover (cont)

- 2 If **you** heating system fails, up to £50 for **you** to purchase electric heaters if:
- a in the opinion of **our authorised tradesperson we** need to order a part to resolve the **emergency**, or
 - b **we** cannot repair the heating system.

This will be on a **pay and claim** basis.

You can keep the heaters after the **emergency** is resolved.

What we do not cover (cont)

- 4 Boilers, heating or hot water systems which **you** have not maintained or been serviced in line with the manufacturers guidelines.
- 5 Repairing or replacing:
 - a radiator(s) or their valves,
 - b hot water cylinders and tanks,
 - c storage tanks, or
- 6 De-scaling the system and any fault or work which, in the opinion of **our authorised tradesperson**, is because of:
 - a hard water deposits, (including power flushing),
 - b damage caused by aggressive water, rust, sludge and/or debris from corrosion. *Signs that work is necessary may include a boiler being noisy, sludgy pipes or poor water circulation.*
- 7 Repairing or replacing any equipment added to the standard heating system, such as a Magnaclean or similar device.
- 8 Any system which is not completely in **your home** or is shared with neighbouring properties.
- 9 Adjustments to timing and temperature controls, or replacing controls which **you** can safely manually operate, including relighting a pilot light or flame after **your** gas supply has been turned off.
- 10 Systems which are still working, but where **you** think it might break down soon (such as if there is a noise) or where **our authorised tradesperson** cannot find a fault.
- 11 Repairing or replacing:
 - a gas household appliances such as cookers, and
 - b flues.
- 12 Routine maintenance, servicing and cleaning, including repairs that need a power flush.
- 13 Issues relating to or caused by internet connected thermostats and smart devices.

General Conditions which apply to your Home Protection and Home Protection Plus Cover

These conditions apply to these sections of cover. **You** must meet them to have the full protection of **your** policy.

If **you** do not meet them, **we** may take one or more of the following actions:

- Cancel these sections of cover
- Declare these sections of cover void (this means treating **your** policy as if it never existed).
- Change the terms and/or premium **you** pay for these sections of cover.
- Refuse to deal with any relevant claim.

1 Providing accurate and complete information

When **you** take out, renew or make changes to this policy, **you** must take reasonable care to provide accurate and complete answers to all questions.

We may ask **you** to provide more information and/or documents to make sure the information **you** provided was accurate and complete. If **you** do not provide accurate or complete information, or the extra information **we** ask for, **we** may refuse **your** claim, or reduce the amount of any claim.

2 Changes in **your** circumstances

You must tell **us** as soon as reasonably possible if **your** circumstances change or if any of the information shown in **your** policy schedule changes during the period of insurance.

3 **You** must tell **us** about **your** emergency as soon as possible.

You should not arrange help before getting **our** agreement.

4 **Our** authorised tradesperson may ask **you** for documents, such as evidence that **your** boiler or heating system has been maintained. If **you** are unable to provide these then **we** may refuse to help **you**.

5 Where **we** provide help on a **pay and claim** basis **you** must provide itemised receipts or invoices showing the cost of:

- equipment, parts and items paid for individually, and
- labour

You must use qualified and suitably accredited tradespeople for all work, such as gas engineers holding Gas Safe certificates if **you** need help with gas boilers or pipework, and similarly qualified tradespeople for other work.

6 Creating access

Our authorised tradesperson may need to create access to find the source of the **emergency**, for example, lifting floorboards or removing bath panels.

If **we** need to create access, **our** authorised tradesperson will ask **you** to sign a form called a disclaimer before they start.

We will not cover **reinstatement** (putting things back to how they were). These sections of cover do not cover **trace and access**.

7 Availability of parts

If **our** authorised tradesperson does not have the parts they need when they come to **your** home, **we** will do all **we** reasonably can to find parts from **our** approved suppliers. This includes new or reconditioned parts. **We** will only use reconditioned parts where the manufacturer, or a company approved by the manufacturer, has done the reconditioning.

We may not replace parts with parts that are exactly the same. Instead **we** may provide alternatives which are suitable for solving the **emergency**. Circumstances out of **our** control may mean there is a delay with replacement parts. If this happens, **we** aim to keep **you** informed.

Where parts are no longer available, **we** will make sure **your home** is safe. If necessary, **we** can arrange for **you** to get a quote for a suitable replacement at **your** cost.

8 Fraud prevention

To prevent and detect fraud **we** may share **your** information with the police, fraud prevention agencies and various databases. This includes if **you** give **us** false or inaccurate information.

These databases are used to:

- Help make decisions about providing insurance, credit and other services for **you** and **your** household,
- Trace people who owe **us** money or who **we** owe money to,
- Check **your** identity to prevent money laundering, unless **you** provide **us** with other suitable proof of identity,
- Carry out credit searches. **You** can ask more details about the databases and who **we** share information with.

9 **We** will only pay a relevant share of any claim where there is another insurance policy in place which covers the same risk. **You** must give **us** details of any other relevant insurance.

10 If someone else is at fault for the claim or they caused the **emergency**, **we** may take legal action against them in **your** name to recover any costs **we** have paid. **You** must give **us** any help **we** need, and any costs recovered will belong to **us**.

11 No insurer shall be deemed to provide and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment or such claim of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European.

General Exclusions which apply to your Home Protection and Home Protection Plus Cover

Important - **Emergencies** where **your home** has been **unoccupied** for more than 30 consecutive days.

- 1 Under these sections of cover, any claim arising from a reason not listed under 'What **we** cover'. For example, any claims relating to roof damage.
- 2 Any claims within the first 14 days of your policy, unless **you** are renewing an existing policy.
- 3 Claims for any **emergency help** because of circumstances or an event that **you** or anyone living with **you** knew about before **you** bought **your** policy.
- 4 Any cost to solve an **emergency** where **you**, or someone calling on **your** behalf, did not contact **us** first to arrange **emergency help** through an **authorised tradesperson**.
- 5 Loss or damage to **your home** or any of **your** belongings, including precious items, caused by the **emergency**.
***You** may be able to claim some of these costs back if **you** hold contents cover or other policies **you** have.*
- 6 Any system, equipment or facility, or any **emergency**, loss or damage they cause where they have not been installed properly. This includes plumbing, heating, the electrical system, or any household appliance in the **home**.
- 7 Any **emergency** which is caused by the mains water, gas, electricity or other utility service being disconnected or that have failed. This includes equipment or services which are the utility company's responsibility. In these cases, **you** must call them to arrange help at their or **your** own cost.

- 8 **Emergency help** which our **authorised tradesperson** cannot deal with or safely work at **your home** because of:
 - health and safety regulations,
 - bad weather,
 - unexpected things outside of their control such as a war or earthquake, or
 - a risk assessment.
- 9 If **we** previously provided **emergency help** and **you**:
 - have not followed the advice from our **authorised tradesperson** or our agent if **we** helped with a previous **emergency**, or
 - did not arrange a permanent repair **as we** advised **you** to after **we** carried out a temporary repair.
- 10 Costs for repairs or help which are still under warranty or guarantee from the manufacturer, supplier, installer or repairer.
- 11 Day to day maintenance which **you** should carry out. This includes items which wear out over time.
- 12 Unless **we** provide cover under this insurance, any other loss, damage or extra costs from the **emergency you** are claiming for. For example, loss of earnings following an **emergency**.
- 13 Defects, damage, costs or **emergencies** caused by, or which relate to:
 - repairs attempted by **you**, **your** own contractor or someone else,
 - **your** deliberate action,
 - negligence,
 - misuse, or
 - faulty workmanship.

14 **Emergency help** where specialist contractors may be needed.

15 **Emergency help** where **you**, anyone living with **you** or anyone acting on **your** behalf:

- Are aggressive or abusive towards **our authorised tradesperson** or any of **our** staff and agents. This includes physical or verbal violence, abuse or any form of discrimination or racial abuse.
- Impedes or stops **us** having access to **your home** at the agreed appointment time or any reasonable time.

16 Losses or **emergencies** caused by:

- subsidence,
- **settlement** of new structures,
- demolition,
- structural repairs,
- alterations to the **home**,
- using faulty materials, or
- river or coastal erosion

17 If **emergency help** has been on a **pay and claim basis** and **you** have not been able to evidence **your** loss.

18 Repairing, replacing or helping with a faulty smart device or technology in the **home**. **You** should contact the installer or manufacturer.

19 **Reinstatement** following an **emergency**.

20 **Trace and access** costs to find the source of the **emergency**.

21 The cost of parts that need replacing because of natural wear and tear.

22 Removing asbestos. **We** may also not be able to help if asbestos needs to be moved or disturbed to help with the **emergency**.

23 Providing **emergency help** or settling claims on a **pay and claim basis** for any **emergency** which is caused by:

- acts of foreign enemies,
- civil war,
- coup,
- hostilities (whether war is declared or not),
- insurrection,
- invasion,
- ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel,
- radioactive toxic explosive or any other hazardous properties from explosive nuclear assembly or a nuclear component
- rebellion,
- revolution,
- riot or civil disturbance,
- terrorism,
- war.

How to make a complaint

This section applies to any optional covers you have chosen

- **Legal Expenses**

If your complaint concerns your Home Legal Expenses cover, please contact RAC Legal Customer Care as follows:

Legal Customer Care, RAC Insurance Limited, Great Park Road, Bradley Stoke, Bristol, BS32 4QN.

Tel: 0330 159 0610

Email: legalcustomercare@rac.co.uk

- **Home Protection or Home Protection Plus**

If your complaint concerns your Home Protection or Home Protection Plus cover, please contact Inter Partner Assistance S.A. as follows:

Customer Relations,
Inter Partner Assistance S.A.,
The Quadrangle,
106-118 Station Road, Redhill,
Surrey RH1 1PR.

Tel: 01737 815913

Email: homeemergencycomplaints@axa-assistance.co.uk

Please include the following information in all letters and emails - your name, address, policy number, claim number, date of insured incident.

Your insurer will try to resolve your complaint by the end of the third working day and will send you a summary resolution letter. If unable to do this, we/ your insurer/claims handler will write to you within five working days to update you on the progress of your complaint and let you know who is dealing with the matter. Within eight weeks of receiving your complaint, you will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

If your complaint cannot be resolved

You have the right to ask the Financial Ombudsman Service to review your complaint, free of charge, if for any reason you are still dissatisfied with either the summary resolution or final response letter, or if your insurer have not issued a final response within eight weeks from you first raising the complaint. However, you must do so within six months of the date of the summary resolution or final response letter.

You can contact the Financial Ombudsman Service as follows:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Email: complaint.info@financialombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Please note that if you do not refer your complaint within the six months, the Ombudsman will not have permission from us/your insurer/claims handler to consider your complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

Following the above complaints procedure does not affect your right to take legal proceedings.

Financial Services Compensation Scheme

Rias, RAC Insurance Ltd, Inter Partner Assistance S.A. and AXA Assistance (UK) Limited are covered by the independent Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we/your provider/claims

handler cannot meet our/their obligations to you. This depends on the type of insurance and circumstances of the claim. Further information is available from the Financial Services Compensation scheme. Their telephone number is 0800 678 1100 or 020 7741 4100.

Alternatively more information can be found at www.fscs.org.uk



You can receive this policy booklet in Braille, large print or on audio CD.

Just call us or go online to speak to a member of our team.

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