



# BUY TO LET POLICY

policy wording

Underwritten by



IF YOU HAVE ANY QUERIES WITH REGARD  
TO YOUR POLICY OR NEED TO CHANGE ANY  
OF YOUR DETAILS PLEASE CONTACT US ON

0845 345 1962

# INTRODUCTION

This is **your** Insurance Policy arranged by **your** insurance adviser (as listed on **your schedule of insurance**). **Our insurance administrator** is Plus One Insurance Solutions Limited, who administer **your** policy on behalf of Aviva Insurance Limited. This policy, the proposal form and the **schedule of insurance** with any endorsements shown on it together form the insurance contract. Please read all these documents very carefully. If **you** are unsure of the meaning of any part of this policy or it does not meet your requirements, please let **our insurance administrator** know as soon as possible. **We** will insure **you** for the cover described in this policy and **your schedule of insurance** against loss, damage or liability which may happen during **your** period of insurance.

## *CHANGING YOUR MIND*

**You** have the right to cancel **your** policy during a period of 14 days after the later of the day of purchase of the contract or the day on which **you** receive **your** policy documentation.

If **you** wish to do so, and the insurance cover has not yet commenced, **you** will be entitled to a full refund of the premium paid.

Alternatively, if **you** wish to do so and if the insurance cover has already commenced, **you** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **you** have been covered. This will be calculated on a pro-rata basis for the period in which **you** received cover.

To exercise **your** right to cancel **your** policy, please contact Plus One Insurance Solutions Limited, 6th Floor, Maitland House, Warrior Square, Southend-on-Sea, Essex SS1 2AA.

If **you** do not exercise your right to cancel **your** policy, it will continue in force until cancelled and **you** will be required to pay the premium as stated.

# HOW TO USE YOUR POLICY

This policy is written in plain English to make **our** intentions clear. However **we** have tried to explain some points in more detail below.

## *WHAT COVER DO I HAVE?*

**Your** policy is divided into a number of different sections. To find which sections apply to **you**, please check **your schedule of insurance**. This also tells **you** what limits apply to **your** cover.

## *WHAT AMOUNTS SHOULD I INSURE?*

It is up to **you** to decide what amounts **you** insure. If **you** would like help on this, please contact **our insurance administrator**. **You** must declare the full value of property insured. Failure to do so may invalidate **your** policy or reduce claims settlements. **We** will review **your** policy on an annual basis and increase the **sums insured** to account for inflation and **you** will receive details of this in writing. However, **you** can change the amount that **you** have insured at any time and should do so if **you** do not think that **you** currently have the right amount of insurance cover.

## *WHAT DO I NEED TO DO IF MY CIRCUMSTANCES CHANGE?*

**Your** policy has been based upon the information that **you** have given **us** about **you** and **your** property. **You** MUST tell **our insurance administrator** immediately of any changes to the answers **you** have given **us** in **your** proposal form including, of course, a change of address. This includes telling **us**, for example, if **you** (or anyone living with **you**) are declared bankrupt or are convicted of or charged with or have received a police caution for any criminal offence (other than driving offences or offences spent under the Rehabilitation of Offenders Act). Should **you** not immediately advise **our insurance administrator** of any such changes **your** cover could become invalid.

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# IMPORTANT NOTICES

## (1) PREMIUM COLLECTION

This is an insurance policy with no fixed term. It continues to be in force until cancelled by either **you** or by **us**. **You** have the right to cancel this policy at the end of any month simply by notifying **our insurance administrator** at least 7 days prior to the last day of the month. **We** have the right to cancel this policy at the end of any month subject to giving **you** at least 30 day's notice.

On or shortly after the first working day of each month **your** premium for one month's cover will be charged direct to **your** bank account. The first debit of **your** premium will be on or after the start date of **your** policy and will be as shown on the policy schedule. **You** must make sure that there are sufficient funds in **your** bank account at that time to meet **your** premium.

If the premium is not paid for any reason, **you** will receive a letter from Select & Protect requesting payment to enable the insurance to continue. If payment is not received within 7 days cover will cease from the end of the last month for which premium was received. If three consecutive direct debits are unpaid, **we** will cancel the policy.

If **you** change **your** bank details **you** must let **our insurance administrator** know immediately so that they may amend their records

## (2) COMPLAINTS PROCEDURE

**Our** goal is to give excellent service to all **our** customers but **we** recognise that things do go wrong occasionally. **We** take all complaints **we** receive seriously and aim to resolve all **our** customers' problems promptly. To ensure that **we** provide the kind of service **you** expect **we** welcome **your** feedback. **We** will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

### What will happen if you complain?

- **We** will acknowledge **your** complaint within 2 working days.
- **We** aim to resolve complaints following assessment and investigation as quickly as possible.

Most of **our** customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **we** will contact **you** with an update within 10 working days of receipt and give **you** an expected date of response.

If **you** remain unhappy with the decision **you** receive **you** may write to the Chief Executive. If **you** are dissatisfied with **our** final decision, **you** may be able to refer the matter to the Financial Ombudsman Service (FOS).

The FOS will only consider **your** complaint if **you** have given **us** the opportunity to resolve it and **you** are a private policyholder, a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million. Please follow the steps below. If, however, **we** do not resolve **your** complaint within 40 working days, the FOS will accept a direct referral.

Whilst **we** are bound by the decision of the FOS, **you** are not. Following the complaint procedure does not affect **your** right to take legal action.

### What should I do?

The steps **you** should take if dissatisfied

#### Step 1 Seek resolution by Plus One Insurance Solutions Limited

If **you** are disappointed with any aspect of the handling of **your** insurance **we** would encourage **you**, in the first instance, to contact **our insurance administrator**

Address: Plus One Insurance Solutions Limited, 6th Floor, Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2AA.

Telephone: 0845 345 1962

Fax: 0845 3456 801

Email: [customer.support@plusoneservices.com](mailto:customer.support@plusoneservices.com)

**Step 2 Refer your complaint to the Chief Executive**

If **you** remain unhappy with the decision **you** receive, please write with full details including Policy number and/or claim number, to:

Chief Executive UK Insurance  
Aviva  
8 Surrey Street  
Norwich  
NR1 3NS

A review of the matter will then be carried out at a senior level and a final decision given.

**Step 3 Refer your complaint to the Financial Ombudsman Service**

If after making a complaint to **us you** are still unhappy and **you** feel the matter has not been resolved to **your** satisfaction please contact the FOS at:

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

Please note that the Ombudsman will only consider your complaint if **you** have already given us the opportunity to resolve it.

*(3) CHOICE OF LAW*

The law of England and Wales will apply to this contract unless:

- 1) **You** and the Insurer agree otherwise; or
- 2) At the date of the contract **you** are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

*(4) THE FINANCIAL SERVICES COMPENSATION SCHEME*

**We** are covered by the Financial Services Compensation Scheme ("FSCS"). **You** may be entitled to compensation from the scheme if **we** cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

**You** are covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London, E1 8BN.

*(5) RECORDING OF CALLS*

All calls may be recorded for security and training purposes

*(6) USE OF LANGUAGE*

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

*(7) CUSTOMERS WITH DISABILITIES*

This policy and other associated documentation is also available in large print, audio and Braille. If **you** require any of these formats, in the first instance please contact Plus One Insurance Solutions Limited, 6th Floor, Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2AA.

# CLAIMS PROCEDURE

**We** aim to provide a high level of service and to deal with **your** claim quickly and fairly.

It is **our** intention to act as a fair insurer communicating with **you, our** customer, using plain, easy to understand language and aiming to settle claims within the shortest possible time.

If **you** need to make a claim, the following procedure should help guide **you** through the process. First read the **schedule of insurance** and policy wording to check **you** are covered, then:

1. Contact **our insurance administrator** by telephone 0845 345 1962 to report the claim. They will advise **you** whether a claim form needs to be completed and how they will progress **your** claim.
2. If **you** are required to complete a claim form, please send it to **our insurance administrator** fully completed as soon as practically possible. Please send all details and documents that **we** request.
3. If **you** receive any letter of claim or claim form (writ or summons) in connection with **Buildings** section paragraph (f) and **you** want to make a claim under paragraph (8), please do not answer it but send it to **our insurance administrator** immediately by recorded delivery.
4. At **our** option, if the **buildings/contents** are in a good state of repair or decoration, **we** will either:
  - pay **you** the amount of **your** claim (less any **excess** and up to any limits which may apply), or
  - repair, replace or reinstate the **buildings/contents** as new.
5. **We** will only choose to repair, replace or reinstate the **buildings/contents** if:
  - the work can be carried out in full within a reasonable timescale, and
  - the **sum insured** for **your buildings/contents** will cover the full cost of the necessary work.
6. If **we** make cash payments, this will be for the reasonable cost of repair, replacement or reinstatement at the time of the loss or damage taking into account any discounts **we** would have had if **we** had repaired, replaced or reinstated the **buildings/contents**.
7. **We** retain the right to request reasonable evidence to support any claim made under this insurance cover.
8. **We** will not pay more than the **sum insured** for **buildings/contents** for each complete **buildings/contents** claim **you** make.

## MEANING OF WORDS

Wherever the following words appear in bold in this policy and **your schedule of insurance**, they have the following meanings:

### **buildings**

**Your home** including:

- decorations inside;
- fixtures and fittings;
- lifts;
- domestic fixed fuel tanks;
- swimming pools;
- underground service pipes and cables, sewers and drains;
- terraces, patios, hard tennis courts, driveways, footpaths;
- walls, gates, hedges and fences;
- radio and television aerials, satellite dishes, their fittings and masts;

all at the address shown in the **schedule of insurance** and which belong to **you** or for which **you** are legally responsible.

**We** do not include within the **buildings**:

1. any plant or tree, other than hedges;
2. land or water.

### **contents**

Landlord's contents up to 7.5% of the **building sum insured** specified in **your schedule of insurance**. This only includes, carpets, curtains, wardrobes, beds, tables and chairs.

### **excess**

The amount for which **you** are responsible in respect of any loss, damage or claim.

<b>family</b>	Any partner, spouse, children, grandchildren, stepchildren, parents, grandparents or other close blood relatives of the person(s) named as the insured in the <b>schedule of insurance</b> permanently residing at <b>your home</b> .
<b>home</b>	The house or flat, greenhouses, domestic outbuildings and garages at the address shown in <b>your schedule of insurance</b> .
<b>insurance administrator</b>	Plus One Insurance Solutions Limited, 6th Floor, Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2AA. Telephone number: 0845 345 1962
<b>schedule of insurance</b>	The document <b>we</b> sent <b>you</b> : 1. when <b>we</b> accepted this insurance; or 2. following any subsequent amendment to <b>your</b> cover; Whichever is the most recent and which shows the name of the insured, the address of <b>your home</b> , the amounts insured, and the sections of this insurance which apply to <b>you</b> .
<b>sum insured</b>	The maximum <b>we</b> will pay for each and every incident of loss or damage (except where specifically increased or limited elsewhere in <b>your</b> policy documents) which is shown in <b>your schedule of insurance</b> .
<b>UK/Geographical Area</b>	United Kingdom, Isle of Man and Channel Islands.
<b>unoccupied</b>	Unoccupied for at least 30 days (one day after another) and not normally lived in by a tenant or inadequately furnished for normal living purposes.
<b>us/we/ours</b>	Unless otherwise stated: Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised and regulated by the Financial Services Authority.
<b>you/your</b>	The person(s) named as the insured in the <b>schedule of insurance</b> .

## GENERAL CONDITIONS WHICH APPLY TO THE POLICY

The following conditions apply to this contract of insurance:

- (1) *Precautions*  
**You** must take all reasonable care and action to prevent accidents, loss, damage or any other liability happening under this policy. If **we** believe **you** have not taken reasonable care of **your** property, **we** may not pay **your** claim. **You** must maintain the property **you** insure under this policy in good condition and state of repair.
- (2) *Other Insurance*  
**We** will not cover any liability under this policy if **you** are covered for that liability under any other insurance policy. However, if **your** other insurance specifically excludes the liability, **we** will pay a pro rata proportion of the claim **you** have insured under this policy. This is known as calculating a claim on an “Independent Liability” basis.
- (3) *Cancellation*  
**You** may cancel this policy at the end of any month, without penalty, by writing to **our insurance administrator** or **you** may prefer to telephone them on the number provided. **Our insurance administrator** will need to receive **your** written or verbal instructions to cancel at least 7 days prior to the last day of the month. Any refunded premiums may be subject to an administration fee of 10%.  
**We** may cancel the policy at any time by giving **you** 30 days’ written notice to **your** last known address. Please also refer to IMPORTANT NOTICES, (1) PREMIUM COLLECTION.

- (4) **Sums Insured after a Claim**  
The limits of **sums insured** shown on **your schedule of insurance** will not be reduced by any claim.
- (5) **Fraud**  
If **you** are (or a person acting on **your** behalf is) fraudulent in any way whatsoever when **you** take out this insurance, **we** will cancel **your** cover under this policy from the start of **your** period of insurance. **We** will give **you** a full refund of any premium **you** have paid (less any expenses or costs **we** reasonably have incurred) provided **we** have not paid **you** for any claims.  
If a fraudulent claim is made under this insurance, **we** will cancel **your** cover from the date of the fraudulent claim. **We** may not make a refund of premium in these circumstances.
- (6) **Index Linking of Sums Insured**  
The **sums insured** under the **buildings and contents**, may be increased at the end of each month if the:
- Building Housing Cost Index produced by the Royal Institute of Chartered Surveyors or other suitable index increases, for **buildings**, and
  - Durable Household Goods section of the General Index of Retail Prices or other suitable index increases, for **contents**.
- If the Index values reduce, **your sums insured** will remain the same. **Your** premiums will be adjusted annually on the anniversary date.
- (7) **Full Value**  
The amounts **you** have selected for each section as the **sums insured** must at all times represent the full replacement cost of relevant property covered. If this changes, **you** must tell **us** immediately. If **you** fail to maintain an adequate **sum insured** this may invalidate **your** insurance cover.
- (8) **Our Rights**  
If **you** make a claim under this policy, **we** may:
- require **you** to establish to **our** reasonable satisfaction that loss or damage has been caused during the period of insurance cover, by one or more of the causes for which this policy provides cover
  - inspect any item or property for which **you** are claiming. **You** must not sell, throw or give away any item or property for which **you** are claiming without **our** prior written consent. **You** must take reasonable steps to protect the item or property from further loss or damage,
  - take possession of any items or property for which **you** are claiming and deal with any necessary salvage in a reasonable manner. However, **we** will not take responsibility for any property or items for which **you** are claiming if **you** abandon them to **us**, without **our** prior written consent,
  - once **we** have paid **your** claim, undertake (in **your** name) the absolute conduct, control and settlement of any legal proceedings. This includes taking proceedings at **our** own expense and for **our** benefit, but in **your** name to recover or secure indemnity from any third party,
  - ask **you** for all reasonable information, documents and help so as to consider **your** claim. If **you** do not give **us** promptly when asked or are unable to give **us** the necessary information, documents or help, **we** may not be able to pay **your** claim.
- (9) **A Change in Circumstances**
- **You** must tell **our insurance administrator** in writing as soon as **your** circumstances change. This is because a change in circumstances may affect the cover **you** have. Please tell them even if **you** feel **your** change in circumstances is not relevant.
  - It is a condition of this policy that if any changes in the tenancy and/or those that reside in the **home** occur, **you** must inform **us** immediately.
- (10) **Assignment and surrender value**  
**You** cannot transfer **your** rights or interest in this policy to any other person. This policy will not have any value if it is cancelled.

- (11) *Contracts (Rights of Third Parties) Act 1999*  
The parties do not intend any term of this agreement to be enforceable pursuant to the Contracts (Rights of Third Parties) Act 1999.
- (12) *Holiday Homes*  
If the **home** is used as a holiday **home** all water systems must be drained and the property inspected fortnightly when it is left **unoccupied**.
- (13) *Amending the terms and conditions*  
**We** may amend the terms and conditions of this insurance:  
1. when **you** tell **us** of a change of address.  
2. at any other time provided **we** give **you** at least 30 days' written notice to **your** last known address.

## GENERAL EXCLUSIONS WHICH APPLY TO THE POLICY

**We** do not cover:

- (1) any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event:
- war invasion act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.  
and/or  
any action taken in controlling, preventing, suppressing or in any way relating to the above.
  - pressure waves caused by aircraft or similar craft travelling at sonic or supersonic speeds,
  - radiation or the effects of radiation (including contamination by radioactivity from any nuclear fuel or from the combustion of nuclear fuel) or the other hazardous effects of any explosive nuclear assembly (or its components),
  - nationalisation, confiscation, requisition or destruction of **your** property by the order of a government or statutory power.
- (2) any loss in value in **your** property as a result of loss or damage covered under this policy.
- (3) any loss, damage, liability or injury which is covered under any other insurance. This does not include any **excess** which may be covered under the other insurance if **you** had not taken out this insurance cover.
- (4) any loss of or damage to property or liability or injury from the pollution or contamination of any land if the pollution or contamination:
- happens before the start of **your** period of insurance, or
  - was the result of a deliberate act, or
  - was expected and not the result of a sudden unforeseen event.
- (5) any loss or damage caused by a gradually operating cause.
- (6) harm or damage to life or to property (or the threat of such harm or damage) by nuclear and/or chemical and/or biological and/or radiological means resulting directly or indirectly from or in connection with Terrorism regardless of any other contributing cause or event.  
and/or  
any action taken or in controlling, preventing, suppressing or in any way relating to the above.  
Terrorism is defined as any act or acts including but not limited to
- (a) the use or threat of force and/or violence and/or
  - (b) harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear and/or chemical and/or biological and/or radiological means

caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political religious ideological or similar purposes.

This paragraph 6 applies only in respect of the **Buildings** and **Contents** sections of this policy.

- (7) any loss of, or damage to, or the cost of replacing any equipment, integrated circuit, computer chip, computer software or any other computer-related equipment arising directly from its failure to recognise, interpret or process correctly any date as its true calendar date or to continue to function correctly beyond that date.
- (8) Any loss or damage only discovered at the time of an inventory.
- (9) Any loss or damage suffered as a result of deception, other than when the deception is used to gain access to the **home**.

## SECTION 1 - BUILDINGS

**(This section only applies to you if set out in your schedule of insurance)**

What is Covered	What is NOT Covered
<p><b>We</b> will cover loss or damage to the <b>buildings</b> caused by the following:</p> <ul style="list-style-type: none"> <li>(1) Fire, Lightning, Explosion, Earthquake and Smoke</li> <li>(2) Riot, Civil Commotion, Labour and Political Disturbances and Strikes</li> <li>(3) Malicious Acts or Vandalism</li> <li>(4) Storm or Flood</li> <li>(5) Escape of water or oil from any fixed domestic water or heating system</li> </ul>	<p>Any <b>excess</b> shown in <b>your schedule of insurance</b>.</p> <p>Any amount over that shown as <b>your sum insured</b> in <b>your schedule of insurance</b>.</p> <p>Any loss in value of a damaged item because it is part of a set or suite or following damage to part of a set or suite, or any loss in value of the whole set or suite or undamaged parts of it.</p> <ul style="list-style-type: none"> <li>(1) Loss or damage caused: <ul style="list-style-type: none"> <li>i. by scorching, singeing or melting unless a fire starts</li> <li>ii. gradually over a period of time by one or a series of causes.</li> </ul> </li> <li>(2) Loss or damage not reported to <b>us</b> and the police within 7 days of it happening.</li> <li>(3) Loss or damage: <ul style="list-style-type: none"> <li>i. while the <b>home</b> is <b>unoccupied</b></li> <li>ii. caused by <b>you</b> or by <b>your</b> tenants.</li> </ul> </li> <li>(4) Loss or damage: <ul style="list-style-type: none"> <li>i. caused by a change in the water table level</li> <li>ii. to swimming pool covers, gates, hedges or fences.</li> </ul> </li> <li>(5) Loss or damage: <ul style="list-style-type: none"> <li>i. to the system itself</li> <li>ii. while <b>your home</b> is <b>unoccupied</b>.</li> <li>iii. the first £100 in addition to the <b>excess</b> stated in <b>your schedule of insurance</b>.</li> </ul> </li> </ul>

## BUILDINGS (CONTINUED)

What is Covered	What is NOT Covered
<p>(6) Landslip, subsidence or ground heave of the site on which the <b>buildings</b> stand</p>	<p>(6) Loss or damage resulting from:</p> <ul style="list-style-type: none"> <li>i. building foundations which do not meet building regulations applying when the foundations were laid</li> <li>ii. coastal or river erosion</li> <li>iii. new structures bedding down</li> <li>iv. newly made up ground settling</li> <li>v. normal settlement, shrinkage or expansion</li> </ul> <p>demolition, structural alteration or repair.</p> <p>Damage to the solid floor slabs of any of the <b>buildings</b> unless the foundations beneath the external walls of <b>your home</b> are damaged by the same cause at the same time.</p> <p>The first £1,000 of each and every claim.</p> <p>Destruction or damage to <b>your buildings</b> unless <b>your home</b> is also damaged or destroyed by the same cause at the same time.</p> <p>Loss or damage covered under a NHBC Certificate or other similar guarantee.</p>
<p>(7) Theft or attempted theft</p>	<p>(7) Loss or damage:</p> <ul style="list-style-type: none"> <li>i. while the <b>home</b> is <b>unoccupied</b></li> <li>ii. caused by <b>you</b> or <b>your</b> tenants</li> </ul> <p>Unless entry and/or exit is gained by forcible and violent means.</p> <p>Loss or damage not reported to the police within 7 days of it being discovered.</p>
<p>(8) Impact to the <b>buildings</b> which happens from a cause originating outside the <b>buildings</b></p>	<p>(8) Loss or damage arising from repair or renovation of the <b>buildings</b>.</p> <p>Any amount over £500 for the cost of felling, lopping, removing and disposing of the tree(s) unless that tree has caused the loss or damage to the <b>buildings</b>.</p>
<p>(9) Freezing of water in any fixed domestic water or heating system.</p>	<p>(9) Loss or damage which happens to any of the <b>buildings</b> while the <b>home</b> is <b>unoccupied</b>.</p>
<p>(10) Accidental damage.</p>	<p>(10) Damage which is excluded elsewhere in this <b>buildings</b> section.</p> <p>Damage to the <b>buildings</b> caused by:</p> <ul style="list-style-type: none"> <li>i. any living creature owned by <b>you</b></li> <li>ii. the demolition, structural renovation or repair of any of the <b>buildings</b></li> <li>iii. faulty workmanship to or defective design of the <b>buildings</b> or the use of defective materials in the <b>buildings</b></li> <li>iv. deliberate acts by <b>you</b> or <b>your tenants</b></li> <li>v. the effect of chemicals on <b>your buildings</b> whether the effect is internal or external</li> <li>vi. wear and tear, lack of maintenance, rot, woodworm, wild animals, insects, fungi, corrosion, frost or the effect of light and heat from the sun.</li> </ul> <p>Damage to any fixture or fitting which is part of the <b>buildings</b> which has happened as a result of an electrical or mechanical fault, breakdown or failure of that fixture or fitting.</p>

## ADDITIONAL COVERS UNDER THIS SECTION

What is Covered	What is NOT Covered
<p>(a) <b>We</b> will cover loss or damage to the <b>buildings</b> following accidental breakage of underground pipes or accidental damage to underground cables for which <b>you</b> are legally responsible leading to and from the <b>home</b>.</p> <p>(b) If <b>you</b> suffer any loss or damage to <b>your buildings</b> which is covered under this <b>buildings</b> section and the <b>home</b> is not habitable (in <b>our</b> reasonable opinion) as a result of this loss or damage, <b>we</b> will pay up to 20% of the <b>sum insured</b> for <b>buildings</b> (set out in <b>your schedule of insurance</b>) for rent payable to <b>you</b> which stops because the <b>home</b> is not habitable.</p> <p>(c) If <b>you</b> suffer any loss or damage to <b>your buildings</b> which is covered under this <b>buildings</b> section, <b>we</b> will pay up to 15% of the <b>sum insured</b> for <b>buildings</b> (set out in <b>your schedule of insurance</b>) for costs payable by <b>you</b> relating to one or more of the following:</p> <ol style="list-style-type: none"> <li>i. architects, surveyors and other professional fees incurred as a direct result of the loss or damage</li> <li>ii. complying with European, <b>UK</b> and local authority statutory requirements as a direct result of the loss or damage</li> <li>iii. clearing debris, demolition and making the <b>buildings</b> safe following the loss or damage</li> </ol> <p>provided that <b>we</b> have given <b>you our</b> prior written consent to these costs.</p> <p>(d) If <b>you</b> agree to sell the <b>buildings</b>, the buyer will have the same cover as <b>you</b> under this <b>buildings</b> section of the policy from exchange of contracts until completion of the sale.</p> <p>e) If <b>you</b> agree to buy other buildings to replace <b>your</b> existing <b>buildings</b> and <b>we</b> agree to insure <b>your</b> other buildings (either under this or a separate insurance policy for which an additional premium may be charged), <b>we</b> will continue to cover <b>your</b> existing <b>buildings</b> from the date <b>your</b> new cover begins for three months or until completion of contracts (whichever happens first).</p> <p>(f) <b>We</b> will pay up to £2,000,000 for amounts you legally have to pay as damages if:</p> <ol style="list-style-type: none"> <li>i. there is an accidental death, accidental bodily injury or accidental damage to property, and</li> <li>ii. that death, injury or damage happens because either: <ul style="list-style-type: none"> <li>● <b>you</b> own the <b>buildings</b>, or</li> <li>● <b>you</b> previously owned and occupied the <b>buildings</b> and defective work is or was done to the <b>buildings</b> during the period of <b>your</b> ownership which caused that death, injury or damage (s.3 Defective Premises Act 1972).</li> </ul> </li> </ol>	<p>(a) Any amount in <b>excess</b> of £5,000.</p> <p>(b) Any amount over 20% of the <b>sum insured</b> for <b>buildings</b> (set out in <b>your schedule of insurance</b>) in respect of each claim. <b>We</b> will not pay for rent and alternative accommodation for more than 24 months.</p> <p>(c) Any fees charged for preparing or furthering a claim under this <b>buildings</b> section.</p> <p>Any amount over the <b>sum insured</b> for <b>buildings</b> (set out in <b>your schedule of insurance</b>).</p> <p>Costs incurred by <b>you</b> which are incurred as an indirect result of the loss or damage to <b>your buildings</b>.</p> <p>Costs for which <b>we</b> have not given <b>you our</b> prior written consent.</p> <p>(f) Any amounts over £2,000,000 for each claim <b>you</b> make (whether for one or more accidental deaths, accidental bodily injuries or accidental damage caused to property). This will include all <b>your</b> costs and expenses (but not any fines or penalties) provided they are agreed with <b>us</b> in writing before they are incurred</p> <p>Any claim for accidental death, accidental bodily injury or accidental damage if it happens as a result of:</p> <ol style="list-style-type: none"> <li>i. the use of lifts</li> <li>ii. the use of or ownership of any mechanically or electrically operated vehicles (except domestic garden equipment)</li> <li>iii. any wilful or malicious acts by <b>you</b> or <b>your family</b></li> </ol>

## BUILDINGS (CONTINUED)

What is Covered	What is NOT Covered
	<p>iv. the use of the <b>buildings</b> either wholly or partly for <b>your</b> trade, business or occupation other than the letting of this <b>home</b>.</p> <p>Any additional liability <b>you</b> may have because <b>you</b> have entered into an agreement which <b>you</b> have not fulfilled.</p> <p>Accidental death or accidental bodily injury to <b>you</b> or <b>your family</b> or any other <b>family</b> member living with <b>you</b> permanently at the time of the incident resulting in the claim.</p> <p>Accidental death or accidental bodily injury of anyone who works for <b>you</b> as a domestic helper - whether <b>you</b> pay them or not. This includes a gardener, nanny or cleaner (or other type of <b>home</b> help).</p>

## SECTION 2 - CONTENTS

(This section only applies to you if set out in your schedule of insurance)

What is Covered	What is NOT Covered
<p><b>We</b> will cover loss of or damage to the <b>contents</b> in the <b>Buildings</b> caused by the following:</p> <p>(1) Fire, Lightning, Explosion, Earthquake and Smoke</p> <p>(2) Riot, Civil Commotion, Labour and Political Disturbances and Strikes</p> <p>(3) Malicious Acts or Vandalism</p> <p>(4) Storm or Flood</p>	<p>Any <b>excess</b> shown in <b>your schedule of insurance</b>.</p> <p>Any loss in value of a damaged item because it is part of a set or suite or following damage to part of a set or suite, or any loss in value of the whole set or suite or undamaged parts of it.</p> <p>Loss or damage to <b>contents</b> in the open.</p> <p>Loss or damage to <b>contents</b> kept in garages and other outbuildings.</p> <p>Any amount greater than 7.5% of the <b>Buildings sum insured</b> shown on <b>your schedule of insurance</b>.</p> <p>Loss of or damage to motor vehicles of any kind, caravans, trailers or waterborne craft and in all these cases any of their parts, equipment and accessories.</p> <p>(1) Loss or damage caused:</p> <ol style="list-style-type: none"> <li>i. by scorching, singeing or melting unless a fire starts</li> <li>ii. gradually over a period of time by one or a series of causes.</li> </ol> <p>(2) Loss or damage not reported to <b>us</b> and the police within 7 days of it happening.</p> <p>(3) Loss or damage:</p> <ol style="list-style-type: none"> <li>i. while the <b>home</b> is <b>unoccupied</b></li> <li>ii. caused by <b>you</b> or <b>your</b> tenants.</li> </ol> <p>(4) Loss or damage caused by a change in the water table level.</p>

## CONTENTS (CONTINUED)

What is Covered	What is NOT Covered
<p>(5) Freezing and/or escape of water or escape of oil from any fixed domestic water or heating system</p> <p>(6) Landslip, subsidence and/or ground heave of the site on which the <b>buildings</b> stand</p> <p>(7) Theft or attempted theft</p> <p>(8) Impact to the <b>buildings</b> which happens from a cause originating outside the <b>buildings</b></p>	<p>Loss or damage caused because the <b>contents</b> were left in the open.</p> <p>(5) Loss or damage:</p> <ol style="list-style-type: none"> <li>to the system itself</li> <li>while <b>your home</b> is <b>unoccupied</b>.</li> <li>the first £100 in addition to the <b>excess</b> stated in <b>your schedule of insurance</b>.</li> </ol> <p>(6) Loss or damage resulting from:</p> <ol style="list-style-type: none"> <li>building foundations which do not meet building regulations applying when the foundations were laid</li> <li>coastal or river erosion</li> <li>new structures bedding down</li> <li>newly made up ground settling</li> <li>normal settlement, shrinkage or expansion</li> <li>demolition structural alteration or repair.</li> </ol> <p>Destruction or damage to <b>your contents</b> in the <b>buildings</b> unless the <b>home</b> is also damaged or destroyed by the same cause at the same time.</p> <p>Loss or damage covered under a NHBC Certificate or other similar guarantee.</p> <p>(7) Loss or damage:</p> <ol style="list-style-type: none"> <li>while the <b>home</b> is <b>unoccupied</b></li> <li>caused by <b>you</b> or <b>your</b> tenants unless entry and or exit is gained by forcible and violent means.</li> </ol> <p>Loss or damage not reported to the police within 7 days of it being discovered. Loss of damage while the <b>home</b> is <b>unoccupied</b>.</p> <p>(8) Damage arising from repair or renovation of the <b>buildings</b>.</p>

## ADDITIONAL COVER UNDER THIS SECTION

What is Covered	What is NOT Covered
<p>(a) <b>We</b> will pay all amounts for which <b>you</b> (or <b>your</b> estate) legally have to pay as damages if:</p> <ol style="list-style-type: none"> <li>there is accidental damage to property which does not belong to <b>you</b> or <b>your family</b> and is not in <b>your</b> care and control or that of <b>your family</b> or <b>your</b> domestic helpers, or</li> <li>there is death or bodily injury of a person (not including <b>you</b> or a member of <b>your family</b> or someone who works for <b>you</b> solely as a domestic helper whether <b>you</b> pay them or not), or</li> <li>the person is your domestic helper, the incident resulting in the claim happens whilst they are working as a domestic helper for you.</li> </ol>	<p>(a) Any amounts over £2,000,000 for each claim <b>you</b> make (whether for one or more deaths bodily injuries or accidental damage caused to property). This will include all <b>your</b> costs and expenses (but not any fines or penalties) provided they are agreed with <b>us</b> in writing before they are incurred.</p> <p>Any claim if it happens as a result of:</p> <ol style="list-style-type: none"> <li>the use of lifts</li> <li>the use or ownership of any mechanically or electronically operated vehicles (except domestic garden equipment)</li> <li>any wilful or malicious acts by <b>you</b> or <b>your family</b> regardless of intention to cause harm</li> <li>any activity relating to <b>your</b> trade, business or occupation other than the letting of this <b>home</b></li> <li>any cause for which <b>you</b> are covered under the <b>buildings</b> section</li> </ol>

## CONTENTS (CONTINUED)

What is Covered	What is NOT Covered
	<ul style="list-style-type: none"> <li>vi. <b>your</b> ownership of or possession of a breed of dog which is referred to in the Dangerous Dogs Act 1991 as amended from time to time</li> <li>vii. <b>your</b> ownership of or use of a caravan or aircraft or watercraft (except manually propelled water craft)</li> <li>viii. <b>your</b> ownership of any living creature (except horses, domestic dogs or cats which are privately owned for private use only)</li> <li>ix. Human Immunodeficiency Virus or Acquired Immune Deficiency Syndrome</li> <li>x. the use or ownership of any illegally held weapon by <b>you, your family</b>, any one permanently living with <b>you</b> or <b>your</b> domestic helper.</li> <li>xi. <b>your</b> involvement as a player or official in any sporting activity.</li> </ul> <p>Claims which are excluded elsewhere in this policy.</p> <p>Any additional liability <b>you</b> may have because <b>you</b> have entered into an agreement which <b>you</b> have not fulfilled.</p> <p>Accidental death or accidental bodily injury to <b>you</b> or a member of <b>your family</b>.</p> <p>Accidental damage to property which belongs to <b>you</b> or a member of your family or is in <b>your</b> care and control or in the care and control of someone who works for <b>you</b> as a domestic helper (whether <b>you</b> pay them or not).</p>









Aviva Insurance Limited.

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