

insurance

# Home Insurance Policy Wording

Your home insurance policy

Administered by Heath Lambert Insurance Services

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# Introduction

Thank you for selecting Skipton Home Insurance to protect **your** property. This comprehensive insurance policy is offered from a range of insurance companies and Lloyd's underwriters, exclusively for Skipton Building Society.

This booklet includes the following important information:

- the terms and conditions of the insurance,
- easy to follow guidance on what **you** need to do if **your home** and/or **contents** are damaged and **you** wish to make a claim.

## Important information about your policy

This booklet, the statement of fact, **schedule** and any **endorsements** form a legally binding contract of insurance between **you** and the insurer based upon the information **you** provided at the time **you** requested a quotation and should be read as if they are one document.

All documents and communications will be received in the English language.

Please read them now and ensure that the cover is in accordance with **your** requirements. It is important that:

- **you** are clear which sections **you** have requested and want to be included,
- **you** understand what each section covers and does not cover,
- **you** understand **your** duties under each section and under the insurance as a whole.

**You** are insured for those sections shown on the **schedule** as being included during any **period of insurance** for which **you** have paid and the insurer has accepted a premium. If **you** are in any doubt about the level of cover provided, or **you** have a query relating to the insurance, then please contact Customer Services immediately on 0845 000 5004.

It is **your** responsibility to regularly review **your** cover and inform Customer Services of any changes **you** want to make.

## Definitions

Where the following words appear in **bold** in this insurance contract they will have the meanings shown below.

**Accidental Damage** – Sudden, unexpected and visible damage which is not inevitable and has not been caused on purpose.

**Bodily Injury** – Includes death or disease.

## Definitions (continued)

**Buildings** – The **home** and its decorations including:

- fixtures and fittings attached to the **home**,
- greenhouses, tennis courts, swimming pools, drives, paths, patios and terraces, walls, gates and fences and fixed fuel tanks,

which **you** own or for which **you** are legally responsible within the premises named in the **schedule**.

**Contents** – Household goods, **valuables** and **personal belongings**, within the **home**, which are **your** property or which **you** are legally responsible for. **Contents** includes:

- tenant's fixtures and fittings,
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**,
- **contents** within the boundary of **your home** but not in a building at the time of the loss or damage up to £500 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**),
- deeds and registered bonds and other personal documents up to £1,500 in total,
- stamps or coins forming part of a collection up to £1,000 in total,
- gold, silver, gold and silver plated articles, jewellery and furs up to £10,000 in total, with the limit for any one item being £2,500 within the **home**,
- domestic oil in fixed fuel oil tanks up to £750 in total,
- pedal cycles up to £500 per pedal cycle within the **home**,
- **office equipment** up to £5,000 in total,
- **money** and **credit cards** up to £750 in total.

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**Contents** does not include:

- motor vehicles (other than garden machinery), caravans, trailers or watercraft or their accessories,
- any living creature,
- any part of the **buildings**,
- any property held or used for business purposes other than as defined under **office equipment**,
- any property insured under any other insurance,
- landlord's fixtures and fittings.

**Credit Cards** – Includes charge cards, debit cards, bankers cards and cash dispenser cards.

**Endorsement** – A change in the terms and conditions of this insurance.

**Excess** – The amount stated in this booklet or in the **schedule** and payable by **you** in the event of a claim.

**Home** – The private dwelling and the garages and outbuildings (including sheds) used for domestic purposes at the premises shown in the **schedule**, which **you** are legally responsible for.

**Money**

- current legal tender, postal and money orders,
- postage stamps not forming part of a stamp collection,
- savings stamps and savings certificates, travellers' cheques,
- premium bonds, luncheon vouchers and gift tokens, all held for private or domestic purposes.

## Definitions (continued)

Where the following words appear in **bold** in this insurance contract they will have the meanings shown below.

**Office Equipment** – Computers and **home office equipment** used in conjunction with **your** business at the **home**.

**Office equipment** includes:

- furniture,
- computers (including keyboards and monitors),
- printers,
- fax machines and modems,
- photocopiers and typewriters,
- phone equipment,

in the **home** which belong to **you** or for which **you** are legally responsible.

**Office equipment** does not include:

- property more specifically insured by any other insurance,
- compensation for **you** not being able to use the computer or any equipment following loss or damage,
- loss of magnetism or corruption of data,
- the equipment being confiscated or repossessed,
- the cost of reconstituting any lost or damaged data,
- loss or damage to computer software, software tapes/disks/cd roms, and any data stored,
- any **money** held for business purposes,
- any amount over £1,000 in respect of stock.

**Period of Insurance** – The duration of this policy as shown in the **schedule**.

**Personal Belongings** – **Personal belongings** are items that belong to **you** and are normally worn or carried on the person.

**Personal belongings** includes:

- luggage,
- clothing,
- sports, musical, camping and photographic equipment,
- mobile phones,
- portable computer equipment.

**Personal belongings** does not include:

- tools or instruments used or held for business, professional or trade purposes,
- **valuables**,
- contact or corneal lenses or hearing aids unless otherwise specified in the **schedule**,
- pedal cycles,
- any property insured under any other insurance.

**Sanitary Ware** – Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels within the **home**.

**Schedule** – The **schedule** is part of this insurance contract and contains details of **you** and **us**, the premises, the sums insured, the **period of insurance** and the Sections of this insurance which apply.

## Definitions (continued)

Where the following words appear in **bold** in this insurance contract they will have the meanings shown below.

**Society** – Skipton Building Society.

**Standard Construction** – The **buildings** which are constructed of brick, stone or concrete and with a tile or slate roof.

**Terrorism** – Any act(s) of any person(s) or organisation(s) involving:

- the causing, occasioning or threatening of harm of whatever nature and by whatever means,
- putting the public or any section of the public in fear

in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

**United Kingdom** – England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

**Unoccupied** – Where the **buildings** have not been lived in by **you** for more than 60 consecutive days.

**Unfurnished** – Where the main **buildings** are not furnished enough for **you** to live in.

**Valuables** – Items of gold, silver or other precious metals, jewellery and furs which belong to **you** or are **your** legal responsibility.

6 **We/us/our** – The insurer stated in the **schedule**.

**You/your/insured** – The person or persons named in the **schedule** and all members of **your** family who permanently live in the **home**, including any resident domestic staff employed by **you**.

# General conditions

## Applicable to the whole of this Insurance

Each **home** included under this insurance is considered to be covered as if separately insured.

1) **Your duties** – To make sure that **you** stay fully covered throughout the **period of insurance**, please ensure **you** comply with the following duties:

- a) **You** must take all reasonable steps to prevent loss, damage or an accident and keep the **buildings** in a good state of repair.
- b) **You** must tell Customer Services immediately if **you**:
  - stop using the **home** as **your** permanent private residence,
  - let part or all of the **home**,
  - regularly leave the **home** unattended by day or by night other than for **your** normal job of work,
  - leave the **home unoccupied** or **unfurnished** for a period longer than 60 consecutive days.

When **we** receive this notice **we** have the option to change the conditions of this insurance.

- c) **You** must tell Customer Services before **you** start any conversions, extensions or other structural work to the **buildings** that:
- change the use of the **buildings** in any way,
  - involves the external surfaces of the **buildings** being affected/changed,
  - means **you** having to move out of the **buildings** for any period of time.

When **we** receive this notice **we** have the option to change the conditions of this insurance.

d) **You** must always make sure that the sums insured shown in the **schedule** are adequate.

- i) **Buildings** should be insured for the full cost of rebuilding the **buildings** in the same form, style and condition as new plus a reasonable amount for architects', surveyors', consulting engineers' and legal fees, debris removal costs and other costs to comply with government or local authority requirements.

Please note that the rebuilding cost of **your home** may be different from its market value.

- ii) **Contents** should be insured for the full cost of replacement as new.

**If you fail to comply with any of the above duties this insurance may become invalid or we may refuse to deal with a claim.**

## 2) Cancellation

a) **You** have the right to cancel this insurance back to the date of inception without giving any reason, providing **your** instruction to cancel is submitted to Customer Services, within 14 days of either:

- receiving the policy documentation, or
  - the start of the insurance
- whichever is the latter.

In this event please return the documents to Skipton Home Insurance, Norfolk House, 32-40 North Street, Horsham, West Sussex RH12 1RZ or telephone 0845 000 5004, and **we** will refund **your** premium in full.

The refund is subject to no incidents having occurred, which give rise to a claim.

b) Once the 14 day cooling off period has expired, **you** may cancel this insurance at any time by contacting Customer Services. On policies where the annual premium has been paid in full (providing no incidents have occurred which give rise to a claim) a refund of premium will be calculated from receipt of this notice on a pro rata basis. Where the premium is paid by monthly payments the cancellation will take effect from the end of the period for which **you** have paid and therefore no refund will be due.

c) **We** or **our** authorised agents, may cancel this insurance by giving **you** 14 days' notice in writing, which **we** will send to the address shown in the **schedule**. A refund of premium will be made for the unexpired **period of insurance**.

## 3) Payments

a) Where payment of premium is not made, any cover otherwise provided by this policy will be inoperative from the date the premium was due.

## General Conditions (continued) applicable to the whole of this Insurance

b) Where a claim has been notified during the current **period of insurance**, you must continue with the payments throughout the remaining **period of insurance**, or pay the remaining premium in full. If **you** fail to do so, **we** may deduct any outstanding amount from any claims settlement.

## General exclusions Applicable to the whole of this Insurance

### 1) Radioactive Contamination and Nuclear Assemblies Exclusion

**We** will not pay for:

- a) loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom, and
- b) any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from:

- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

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### 2) War Exclusion

**We** will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

### 3) Existing and Deliberate Damage

**We** will not pay for loss or damage

- occurring outside of the **period of insurance**,
- caused deliberately by **you** or any person lawfully in the **home**.

### 4) Pollution Exclusion

**We** will not pay for loss, damage or liability in respect of any kind of pollution and/or contamination other than:

- when caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the **period of insurance** at the **home**, and
- reported to **us** not later than 30 days from the end of the **period of insurance**,

in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident.

## 5) Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

## 6) Electronic Data Exclusion

**We** will not pay for:

- a) loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom, and
- b) any legal liability of whatsoever nature,  
directly or indirectly caused by or contributed to by or arising from:
  - computer viruses, erasure or corruption of electronic data,
  - the failure of any equipment to correctly recognise the date or change of date.

For the purposes of this exclusion 'computer virus' means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

## 7) Biological and Chemical Contamination Exclusion

**We** will not pay for:

- a) loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom,
- b) any legal liability of whatsoever nature, and
- c) death or injury to any person,

directly or indirectly caused by or contributed to by biological or chemical contamination arising from:

- **terrorism**,
- steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of **terrorism**.

## 8) Confiscation

**We** will not pay for loss, damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities.

## 9) Loss of Value

**We** will not pay for any reduction in market value of any property following its repair or reinstatement.

## 10) Indirect Loss or Damage

**We** will not pay for any loss or damage that is not directly associated with the incident that caused **you** to claim, except where that loss or damage is expressly included within this insurance.

## 11) Wear and Tear

**We** will not pay for loss or damage resulting from wear, tear or gradually operating causes.

# How to make a claim

Although **we** hope that **you** will never need to make a claim on **your** insurance policy, **we** have made everything as simple and straightforward as possible should **you** ever need to use **our** claims service. All **you** have to do is make one phone call to the Skipton 24 Hour Claims Helpline on: **0845 000 5003**

When **you** call the claims helpline **we** will need some information from **you**:

- **we** will ask **you** for **your** policy reference number,
- **we** will take the details of the claim over the phone so that in the majority of cases there will be no need for **you** to complete a claim form.

In the majority of cases, **we** will be able to tell **you** whether **you** are covered and will tell **you** what **you** need to do next.

For **buildings** claims, **we** have a network of authorised repairers ready to put things right. If **we** appoint an authorised repairer:

- they will make **your home** safe for **you**,
- if further work is required, they will arrange a convenient time to complete the work,
- **you** will not need to obtain estimates,
- **you** can be assured of the standard of the work.

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For **contents** or **valuables** and **personal belongings** claims, if an authorised repairer or supplier is used:

- **we** will arrange for someone to repair or replace the damaged items,
- **you** will not need to obtain estimates,
- **you** can be assured of the standard of the work.

For some claims, **we** may ask a loss adjuster to visit **you**. It is their role to help **you** make the claim easier and explain how the process works.

**Please remember to quote your policy reference number and claim reference number at all times.**

## Making Life Easier

The following services are included in **your** policy free of charge.

### Legal advice helpline

If **you** need help with a legal matter involving **you** or any member of **your** family, the Legal Advice Helpline is available to **you**.

This free and confidential service is operated by Arc Legal Assistance.

To take advantage of this service, simply call the 24 Hour Legal Advice Helpline on **0870 350 1734**

The Legal Advice Helpline will record **your** call to ensure that **you** receive the highest level of service. The tape recordings will be treated in the strictest confidence.

This service can be upgraded to include Legal Expenses Insurance for an additional premium.

### Domestic helpline

Use the 24 Hour Helpline following an emergency in the **home** for which a tradesman's assistance is required.

The helpline will appoint and send an approved tradesman to **your home**. **You** will be responsible for the tradesman's charges.

Simply telephone **0870 350 5813**

Instead of sending a tradesman, **we** may provide **you** with advice over the phone to help **you** deal with the problem yourself.

This service can be upgraded to Domestic Emergency Insurance for an additional premium.

# Claim conditions

## Applicable to the whole of this Insurance

Should **you** need to make a claim, to make the most of **your** insurance cover **you** will need to ensure that **you** comply with the following conditions. Failure to adhere to these conditions may result in **us** cancelling the policy or refusing to deal with **your** claim.

### Your duties

In the event of a claim or possible claim under this insurance:

1. **You** must notify **us** as soon as reasonably possible, giving full details of what has happened.
2. **You** must provide **us** with details of what has happened within 30 days of discovering the loss or damage and provide any other information **we** may reasonably require.
3. **You** must provide **us** with, at **your** own expense, reasonable evidence of value, ownership and age for all items involved in the claim.
4. **You** must immediately forward to **us**, if a claim for liability is made against **you**, any letter, claim, writ, summons or other legal document **you** receive, unanswered.
5. **You** must not admit liability, or offer or agree to settle any claim without **our** written permission.

## Claim conditions (continued)

### Applicable to the whole of this Insurance

6. **You** must inform the Police as soon as reasonably possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property.
7. **You** must take all reasonable care to limit any loss, damage or liability.

#### How we deal with your claim

##### 1. Defence of claims

**We** may:

- take full responsibility for conducting, defending or settling any claim in **your** name,
- take any action **we** consider necessary to enforce **your** rights or **our** rights under this insurance.

##### 2. Other insurance

If, at the time of any loss, damage or liability covered under this insurance, **you** have any other insurance which covers the same loss, damage or liability, **we** will only pay **our** share of the claim.

##### 3. Fraudulent claims

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

- make a claim under the policy knowing the claim to be false, or fraudulently exaggerated in any respect, or
- make a statement in support of a claim knowing the statement to be false in any respect, or
- submit a document in support of a claim knowing the document to be forged or false in any respect, or
- make a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance,

then:

- **we** shall not pay the claim,
- **we** shall not pay any other claim which has been or will be made under the policy,
- **we** may, at **our** option, declare the policy void,
- **we** shall be entitled to recover from **you** the amount of any claim paid under the policy since the last renewal date,
- **we** shall not make any return of premiums,
- **we** may inform the Police of the circumstances.

# Section 1 – Buildings

The following cover applies only if the schedule shows that Buildings is included:

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## What is covered:

Loss or damage to **your buildings** during the **period of insurance** caused by the following insured events:

1. Fire, smoke, lightning, explosion or earthquake.

2. Aircraft and other flying devices or items dropped from them.

3. Storm or flood.

4. Escape of water from and frost damage to fixed water tanks, heating installation, apparatus or pipes.

5. Escape of oil from a fixed domestic oil-fired heating installation.

6. Theft or attempted theft.

7. Collision or impact by any vehicle or animal.

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## What is not covered:

The first £100 of every claim, unless otherwise stated in the **schedule** or below,

- loss or damage caused by subsidence, heave or landslip,
- loss or damage to domestic fixed fuel oil tanks in the open, swimming pools or covers, fences, gates and hedges,
- damage caused by frost.

- loss or damage caused by subsidence, heave or landslip,
- loss or damage to fixed fuel oil tanks in the open and swimming pools or covers,
- loss or damage if **your home** is **unoccupied** or **unfurnished** for more than 60 consecutive days,
- loss or damage to heating installations that are outdoors or in an outbuilding, unless the installation is connected to a domestic heating boiler protected by a frost stat device.

- loss or damage by faulty workmanship,
- loss or damage if **your home** is **unoccupied** or **unfurnished** for more than 60 consecutive days.

- loss or damage if **your home** is **unoccupied** or **unfurnished** for more than 60 consecutive days.

- loss or damage if **your home** is **unoccupied** or **unfurnished** for more than 60 consecutive days,
- loss or damage caused by insects, birds, vermin or domestic pets.

# Section 1 – Buildings (continued)

The following cover applies only if the schedule shows that **Buildings** is included:

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## What is covered:

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## What is not covered:

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8. Riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts.

The first £100 of every claim, unless otherwise stated in the **schedule** or below

9. Subsidence or heave of the site upon which the **buildings** stand or landslip.

- loss or damage if **your home** is **unoccupied** or **unfurnished** for more than 60 consecutive days.
- loss or damage to domestic fixed fuel oil tanks, greenhouses, swimming pools or covers, tennis courts, drives, paths, patios and terraces, walls, gates and fences unless the exterior walls of the private dwelling are also affected at the same time by the same cause,
- loss or damage to solid floors, unless the walls of the **home** are damaged at the same time by the same cause,
- loss or damage arising from faulty design, specification, workmanship or materials,
- loss or damage, for which compensation has been provided or would have been but for the existence of this insurance, under any contract or a guarantee or by law,
- the first £1,000 of every claim, unless otherwise stated in the **schedule**,
- loss or damage caused by coastal or river erosion,
- loss or damage whilst the **buildings** are undergoing any structural repairs, alterations or extensions,
- loss or damage caused by normal settlement, shrinkage or expansion.

10. Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts.

11. Falling trees, branches, telegraph poles or lamp-posts.

- loss or damage caused by trees being cut down or cut back,
- loss or damage to gates, hedges and fences.

This section also covers:

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### What is covered:

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### What is not covered:

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The first £100 of every claim, unless otherwise stated in the **schedule** or below.

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- a. The cost of **accidental damage** to:
- fixed glass and double glazing (including the cost of replacing frames),
  - solar panels,
  - **sanitary ware**,
  - ceramic hobs,
- all forming part of the **buildings**.
- 

- loss or damage if **your home** is **unoccupied** or **unfurnished** for more than 60 consecutive days.

- b. The cost of **accidental damage** to:
- domestic oil pipes,
  - underground water-supply pipes,
  - underground sewers, drains and septic tanks,
  - underground gas pipes,
  - underground cables,
- serving the **home** and which **you** are legally responsible for.
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- damage arising from faulty design, specification, workmanship or materials.

- c. If **you** have to move out of **your home** because of any loss or damage covered under Section 1 **Buildings**, **we** will pay **you** for one of the following expenses or losses **we** have agreed to:
- the cost of reasonable alternative accommodation for the time **you** cannot live in **your home**,
  - an amount equal to the rent which **you** pay while **you** are not living in **your home**.

- more than £12,500 in total. If **you** claim for such loss under Section 1 **Buildings** and Section 2 **Contents**, **we** will not pay more than £25,000.

**We** will only pay under this Section for the period **your home** is unfit to live in.

# Section 1 – Buildings (continued)

This section also covers:

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## What is covered:

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## What is not covered:

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The first £100 of every claim, unless otherwise stated in the **schedule** or below.

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- d. Expenses **you** have to pay and which **we** have agreed in writing for:
- architects', surveyors', consulting engineers' and legal fees,
  - the cost of removing debris and making safe the **building**,
  - costs **you** have to pay in order to comply with any Government or local authority requirements,

following loss or damage to the **buildings** under Section 1.

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- any expenses for preparing a claim or an estimate of loss or damage,
- any costs if Government or local authority requirements have been served on **you** before the loss or damage.

- e. Increased metered water charges **you** have to pay following an escape of water which gives rise to an admitted claim under event 4 of Section 1 **Buildings**.

- more than £750 in any **period of insurance**. If **you** claim for such loss under Section 1 **Buildings** and Section 2 **Contents**, **we** will not pay more than £750 in total.
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- f. Anyone buying the **home** will have the benefit of Section 1 **Buildings** cover until the sale is completed or the insurance ends, whichever is sooner.

- loss or damage if the **buildings** are insured under another insurance.
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- g. The cost of replacing and fitting the locks or lock mechanism of external doors and windows of the **home** if the keys are lost or stolen anywhere in the world.

- more than £500 in total.
- 

- h. If **your buildings** are damaged by water or oil escaping from any fixed tanks, apparatus, pipes or any fixed heating installation in **your home**, **we** will pay the cost of removing and replacing any other parts of **your buildings** necessary to find and repair the source of the leak and making good.

- more than £2,500 any one event.

This section also covers:

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### What is covered:

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### What is not covered:

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The first £100 of every claim, unless otherwise stated in the **schedule** or below.

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- i. Damage to the **buildings** caused by forced access to deal with a medical emergency or to prevent damage to the **home**.

## Personal liability (as owner of the home)

The following cover applies only if the schedule shows that **Buildings** is included:

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### What is covered:

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**We** will pay all amounts which **you** become legally liable to pay for accidents happening in and around **your home** during the **period of insurance** which result in:

- **bodily injury** to any person other than **you** or a domestic employee,
- loss or damage to property which **you** or **your** domestic employees do not own or have legal responsibility for.

If **you** die, **we** will pay all amounts **your** personal representatives become legally liable to pay for liability under this Section.

**We** will pay up to £2,000,000 for any one accident or series of accidents arising out of any one event. In addition, **we** will also pay any costs and expenses **we** have agreed in writing.

### What is not covered:

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**You** are not covered for liability arising:

- as the occupier of the **home**,
- from any agreement or contract unless **you** would have been legally liable anyway,
- from the ownership or occupation of any land or **buildings** other than the **home**,
- where **you** are entitled to cover from another source,
- from any trade or business activity,
- from any communicable disease or condition,
- from **you** owning or using any:
  - a) power-operated lift,
  - b) mechanically-propelled vehicle or horse-drawn vehicle (other than domestic garden equipment not licensed for road use),
  - c) aircraft, hovercraft or watercraft (other than rowing boats or canoes),
  - d) caravan or trailer,
  - e) dangerous dogs specified under the Dangerous Dogs Act 1991.
- from the direct or indirect consequences of assault or alleged assault,
- from any deliberate or wilful or malicious act.

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# Section 1 – Buildings (Continued)

## Defective Premises Act 1972

The following cover applies only if the schedule shows that Buildings is included:

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### What is covered:

**Your** liability under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, as owner of any previous **home** which **you** occupied, for accidents happening in and around that **home** which result in:

- **bodily injury** to any person, or
- loss or damage to property.

If **you** die, **we** will pay all amounts **your** personal representatives become legally liable to pay for liability under this Section.

**We** will pay up to £2,000,000 for any one accident or series of accidents arising out of any one event. In addition, **we** will also pay any costs and expenses **we** have agreed in writing.

---

### What is not covered:

- liability arising from an incident which happens over 7 years after this insurance ends or **your home** was sold, whichever is the sooner,
- liability arising from any cause for which **you** are entitled to cover under another source, or
- the cost of correcting any fault or alleged fault.

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## Accidental damage to the buildings

The following cover applies only if the schedule shows that Accidental Damage to Buildings is included:

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### What is covered:

This extension covers **accidental damage** to the **buildings**.

---

### What is not covered:

- the first £100 of every claim unless otherwise stated in the **schedule**,
- damage or any proportion of damage which **we** specifically exclude elsewhere under Section 1 **Buildings**,
- the **buildings** moving, settling, shrinking, collapsing, or cracking,
- damage while the **home** is being altered, repaired, professionally cleaned, maintained or extended,
- the cost of general maintenance,
- damage caused by infestation, corrosion, damp, wet or dry rot, mould or frost,

The following cover applies only if the schedule shows that Accidental Damage to Buildings is included:

---

### What is covered:

This extension covers **accidental damage** to the **buildings**.

### What is not covered:

- damage arising from faulty design, specification, workmanship or materials,
- damage from mechanical or electrical faults or breakdown,
- damage caused by dryness, dampness, extreme of temperature or exposure to light,
- damage to swimming pools or covers, gates and fences and fuel tanks,
- damage caused by domestic pets,
- depreciation in value,
- loss or damage if **your home is unoccupied or unfurnished** for more than 60 consecutive days.

## Section 1 – Buildings (continued)

### Conditions that apply to section 1 – buildings only

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#### 1) How we deal with your claim

If **your** claim for loss or damage is covered under Section 1 **Buildings**, **we** will pay the full cost of repair or replacement as long as:

- the **buildings** were in a good state of repair immediately prior to the loss or damage, and
- the sum insured is enough to pay for the full cost of rebuilding the **buildings** in their present form and the damage has been repaired or loss has been reinstated.

**We** will take an amount off for wear and tear (from the cost of any replacement or repair) if immediately before the loss or damage, the **buildings** were not in a good state of repair.

**We** will not pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

#### 2) Your sum insured

The sum insured shall represent the full cost of rebuilding the **buildings** up to a maximum of £500,000, unless otherwise stated in **your schedule**.

The most **we** will pay is the amount stated in the **schedule**.

#### 3) Maintaining the sum insured

After **we** have settled a claim, **we** will not reduce **your** sum insured on **your buildings**, as long as **you** take the reasonable measures **we** suggest to prevent any further loss or damage.

**We** will not charge any extra premium for maintaining the sum insured.

# Section 2 – Contents

The following cover applies only if the schedule shows that Contents is included:

## What is covered:

Loss of or damage to **your contents** whilst in the **home** during the **period of insurance** caused by the following insured events:

1. Fire, smoke, lightning, explosion or earthquake.
2. Aircraft and other flying devices or items dropped from them.
3. Storm or flood.
4. Escape of water from and frost damage to fixed water tanks, heating installation, apparatus or pipes.
5. Escape of oil from a fixed domestic oil-fired heating installation.
6. Theft or attempted theft.
7. Collision or impact by any vehicle or animal.

## What is not covered:

The first £100 of every claim, unless otherwise stated in the **schedule** or below,

- **contents** within the boundary of **your home** but not in a building at the time of the loss or damage.
- loss or damage if **your home** is **unoccupied** or **unfurnished** for more than 60 consecutive days,
- loss or damage if the installation is outdoors or in an outbuilding, unless the installation is connected to a domestic heating boiler protected by a frost-stat device,
- loss or damage to the installation itself.
- loss or damage caused by faulty workmanship,
- loss or damage if **your home** is **unoccupied** or **unfurnished** for more than 60 consecutive days,
- loss or damage to the installation itself.
- more than £1,000 for theft or attempted theft from any domestic outbuilding or garage,
- loss or damage if **your home** is **unoccupied** or **unfurnished** for more than 60 consecutive days,
- loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason.
- loss or damage caused by insects, birds, vermin or domestic pets,
- loss or damage if **your home** is **unoccupied** or **unfurnished** for more than 60 consecutive days.

The following cover applies only if the schedule shows that Contents is included:

---

**What is covered:**

**What is not covered:**

---

The first £100 of every claim, unless otherwise stated in the **schedule** or below.

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8. Riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts.

• loss or damage if **your home** is **unoccupied** or **unfurnished** for more than 60 consecutive days.

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9. Subsidence or heave of the site upon which the **buildings** stand or landslip.

• loss or damage arising from faulty design, specification, workmanship or materials,  
• loss or damage whilst the **home** is undergoing any structural repairs, alterations or extensions,  
• loss or damage by coastal or river bank erosion.

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10. Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and mast.

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11. Falling trees, branches, telegraph poles or lamp-posts

• loss or damage caused by trees being cut down or cut back, within the boundary of the **buildings**.

**This section also covers:**

---

**What is covered:**

**What is not covered:**

---

The first £100 of every claim, unless otherwise stated in the **schedule** or below.

---

a. **accidental damage** to:

- television sets (including digital and satellite receivers),
- audio, video, games consoles and DVD players/recorders,
- radios,
- home computers and associated equipment,
- receiving aerials, dishes and closed circuit television cameras, situated within the **home**

• loss or damage caused by domestic pets,  
• loss or damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling and maintenance,  
• loss or damage to tapes, records, cassettes, discs or computer software,  
• mechanical or electrical faults or breakdown.

## Section 2 – Contents (continued)

This section also covers:

---

### What is covered:

### What is not covered:

---

The first £100 of every claim, unless otherwise stated in the **schedule** or below.

b. If **you** have to move out of **your home** because of any loss or damage covered by an insured event, **we** will pay **you** for one of the following expenses or losses **we** have agreed to:

- the cost of reasonable alternative accommodation for the time **you** cannot live in **your home**,
- an amount equal to the rent which **you** pay while **you** are not living in **your home**.

**We** will only pay under this Section for the period **your home** is unfit to live in.

- more than £12,500 in total. If **you** claim for such loss under Section 2 **Contents** and Section 1 **Buildings**, **we** will not pay more than £25,000.

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c. The **contents**, if these are not already insured elsewhere whilst they are temporarily out of the **home** against loss or damage directly caused by:  
(i) events 1-11 under Section 2

**Contents** while the **contents** are:

- in any occupied private dwelling,
- in any **buildings** where **you** are living or working, unless a member of **your** family who is usually resident at **home** is staying at university or college during term time, in which case cover is detailed in paragraph m on page 24.
- in any **buildings** for valuation, cleaning or repair,
- in any furniture store,
- in any bank or safe deposit.

(ii) fire, lightning, explosion, earthquake, theft or attempted theft while the **contents** are being moved to **your new home** or to or from any bank, safe deposit or furniture store.

- **contents** outside the **United Kingdom**,
- **money** or **credit cards**,
- more than £500 for **contents** in a furniture store.

**This section also covers:**

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**What is covered:**

**What is not covered:**

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d. Loss or damage to **contents** belonging to visitors as a result of insured events 1 to 11.

The first £100 of every claim, unless otherwise stated in the **schedule** or below.

- more than £250 for any one visitor,
- loss or damage to **contents** which are covered by any other insurance,
- loss or damage to **contents** belonging to a paying guest or lodger.

---

e. Fatal injury to **you**, happening at the premises shown in the **schedule**, caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury.

- more than £5,000 for each insured person with no policy excess applying.

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f. Costs **you** have to pay for replacing locks to safes, alarms and outside doors to the **home** following theft or loss of **your** keys anywhere in the world.

- more than £500 in total.

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g. Increased metered water charges **you** have to pay following an escape of water which gives rise to an admitted claim under event 4 of Section 2 **Contents**.

- more than £750 in any **period of insurance**. If **you** claim for such loss under Section 1 **Buildings** and Section 2 **Contents**, **we** will not pay more than £750 in total.

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h. **We** will pay an amount not exceeding £10 per day to **you** or any member of **your** household in respect of loss of irrecoverable earnings and additional expenses arising from service as a Juror.

- more than £1,000 in total.

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i. **Accidental damage** to: mirrors, glass or ceramic tops to furniture and fixed glass in furniture.

- loss or damage if **your home** is **unoccupied** or **unfurnished** for more than 60 consecutive days.

## Section 2 – Contents (continued)

This section also covers:

---

### What is covered:

### What is not covered:

The first £100 of every claim, unless otherwise stated in the **schedule** or below.

j. Amounts that **you** become legally liable to pay under a tenancy agreement for loss or damage caused by events 1-11 of Section 2 **Contents** or events a) and b) of Section 1 **Buildings**.

- more than £5,000 in total.

**We** will only provide this cover if the loss or damage occurs during the **period of insurance**.

If **you** die, **we** will pay all amounts **your** personal representatives become legally liable to pay for liability under this Section.

k. **Your Contents** sum insured is automatically increased by £3,500 for gifts during any month in which **you** celebrate a religious festival, against insured events 1–11 of Section 2 **Contents**.

l. **Your Contents** sum insured is automatically increased by £3,500 for wedding/birthday gifts within the **home** against loss or damage by events 1-11 of Section 2 **Contents**, for one month before and one month after **your** wedding day/**your** birthday (if within the **period of insurance**).

m. **Contents** belonging to a member of **your** family who is away at University/ College during term time but who usually resides at the **home**, against loss or damage by events 1-11 of Section 2 **Contents**.

- more than £5,000 in total,
- more than £500 for any one item,
- theft unless following forcible and violent entry.

This section also covers:

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### What is covered:

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n. The cost of replacing electronic information **you** have bought and stored on equipment within **your home** and that is lost or damaged by events 1-11 of Section 2 **Contents**.

o. Damage to the **contents** caused by forced access to deal with a medical emergency or to prevent damage to the **home**.

---

### What is not covered:

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The first £100 of every claim, unless otherwise stated in the **schedule** or below.

- the cost of remaking a file, tape or disk,
- the cost of rewriting the electronic information,
- more than £500 in any one **period of insurance**,
- the cost of any information stored for business use.

---

## Personal liability

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The following cover applies **only** if the schedule shows that **Contents** is included:

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### What is covered:

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We will pay for:

- a. all amounts which **you** become legally liable to pay for accidents not connected with **you** owning or living in the **home**, or
- b. all amounts which **you** become legally liable to pay as occupier but not as owner for incidents happening in and around **your home**,

which result in:

- **bodily injury** to any person other than **you** or a domestic employee,
- loss or damage to property which **you** or **your** domestic employees do not own or have legal responsibility for.

We will provide this cover for accidents which occur during the **period of insurance**.

---

### What is not covered:

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Liability arising:

- as owner of the **home**,
- from any agreement or contract unless **you** would have been legally liable anyway,
- during visits to Canada or the United States of America which are for more than 60 days in any one **period of insurance**,
- from the ownership or occupation of any land or **buildings** other than the **home**,
- where **you** are entitled to cover from another source,
- from any trade or business activity,
- from **you** owning or using any:
  - a) power-operated lift,
  - b) mechanically-propelled vehicle or horse-drawn vehicle (other than domestic garden equipment not licensed for road use),

# Section 2 – Contents (continued)

## Personal liability

The following cover applies only if the schedule shows that Contents is included:

---

### What is covered:

If **you** die, **we** will pay all amounts **your** personal representatives become legally liable to pay for liability under this Section.

**We** will pay up to £2,000,000 for any one accident or series of accidents arising out of any one event. In addition, **we** will also pay any costs and expenses **we** have agreed in writing.

---

### What is not covered:

- c) aircraft, hovercraft or watercraft (other than rowing boats or canoes),
- d) caravan or trailer,
- e) animals other than **your** pets,
- f) dangerous dogs specified under the Dangerous Dogs Act 1991.
- from loss or damage while the **home** is **unfurnished** or **unoccupied**,
- from the transmission of any communicable disease or virus by **you** or any member of **your** family,
- from firearms (except shotguns used for sporting purposes),
- for bodily injury to a member of **your** family or any person usually living in the **home** or to a person under a contract of service or apprenticeship to **you** or **your** family,
- damage to property owned by or held in trust or in the custody or control of **you** or **your** family or any person usually living in the **home**,
- the direct or indirect consequences of assault or alleged assault,
- any deliberate, wilful or malicious act.

## Unrecovered court awards

The following cover applies only if the schedule shows that Contents is included:

---

### What is covered:

We will pay **you** all amounts which **you** have been awarded in courts within the **United Kingdom** and which still remain outstanding three months after the award has been made provided that:

- there is not going to be an appeal,
- the incident giving rise to the claim happened within the **United Kingdom** and during the **period of insurance**,
- **you** would have been entitled to a payment under the personal liability part of Section 2 **Contents** if the award had been made against **you** rather than to **you**,
- the person who owes the award does not live with **you**.

We may take proceedings, at **our** own expense and for **our** own benefit, to recover any payment **we** have made under this insurance.

We will also pay any costs and expenses **we** have agreed in writing.

---

### What is not covered:

- more than £250,000 for any claim or series of claims during the **period of insurance**,
- damage to property owned by or held in trust or in the custody or control of **you** or **your** family or any person usually living in the **home**,
- the direct or indirect consequences of assault or alleged assault,
- any deliberate, wilful or malicious act.

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## Accidents to domestic employees

The following cover applies only if the schedule shows that Contents is included.

---

### What is covered:

We will pay all amounts **you** become legally liable to pay, including costs and expenses which **we** have agreed in writing, for accidental **bodily injury** to domestic employees happening during the **period of insurance** in connection with incidents arising at the **home**.

---

### What is not covered:

- more than £5,000,000 for any one claim or series of claims arising out of any one incident, including the costs and expenses that **we** have agreed in writing. Bodily injury arising directly or indirectly:
- from any motor vehicle in Canada or the United States of America,
- from any vehicle used for racing, pacemaking or speed testing,
- from any communicable disease or condition,
- in Canada or the United States of America after the total period of stay has exceeded 60 days in the **period of insurance**.

## Section 2 – Contents (continued)

### Accidental damage to the contents

The following cover applies only if the schedule shows that Accidental Damage to Contents is included:

---

#### What is covered:

This extension covers **accidental damage** to the **contents** of the **home**.

---

#### What is not covered:

- the first £100 of every claim unless otherwise stated in the **schedule**,
- damage or any proportion of damage which **we** specifically exclude elsewhere under Section 2 **Contents**,
- damage or deterioration of any article caused by dyeing, professional cleaning, repair, maintenance, renovation or whilst being worked upon,
- more than £1,000 in total for porcelain, china, glass and other brittle articles,
- **money, credit cards**, documents or stamps,
- damage to contact, corneal or micro corneal lenses,
- damage caused by moth, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost,
- damage arising out of faulty design, specification, workmanship or materials,
- damage from mechanical or electrical faults or breakdown,
- damage caused by dryness, dampness, extreme of temperature and exposure to light,
- damage caused by domestic pets,
- loss or damage if **your home** is **unoccupied** or **unfurnished** for more than 60 consecutive days.

## Conditions that apply to Section 2 – contents only

### 1) How we deal with your claim

If **you** claim for loss or damage to the **contents** **we** will at **our** option repair, replace or pay for any article covered under Section 2 **Contents**.

For total loss or destruction of any article **we** will pay **you** the cost of replacing the article as new as long as:

- the new article is as close as possible to but not an improvement on the original article when it was new, and
- **you** have paid for or **we** have authorised the cost of replacement.

The above basis of settlement will not apply to:

- clothes,
- camping equipment,
- household linen,
- pedal cycles,

where **we** will take off an amount for wear and tear.

**We** will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

### 2) Your sum insured

The sum insured shall represent the cost of replacing the **contents** up to a maximum of £50,000, unless otherwise stated in the **schedule**.

### 3) Underinsurance

If the cost of repairing or replacing the **contents** is more than the sum insured at the time of any loss or damage, then **you** will have to pay a share of the claim. For example, if **your** sum insured only covers one-third of the cost of repairing or replacing **your contents**, **we** will only pay one-third of the claim.

### 4) Maintaining the sum insured

After **we** have settled a claim, **we** will not reduce **your** sum insured on **your contents**, as long as **you** take the reasonable measures **we** suggest to prevent any further loss or damage.

**We** will not charge any extra premium for maintaining the sum insured.

# Section 3 – Valuables and personal belongings

(Cover away from home)

The following cover applies only if the schedule shows that Valuables and Personal Belongings is included:

---

## What is covered:

Accidental loss, damage or theft of **your Valuables and Personal Belongings** listed in the **schedule** occurring during the **period of insurance** when in the **United Kingdom**, or when elsewhere in the world during a temporary visit not exceeding 60 days in any one **period of insurance**.

---

## What is not covered:

- the first £100 of every claim unless otherwise stated in the **schedule**,
- damage caused by moth, vermin or rot,
- damage from electrical or mechanical faults or breakdown,
- more than £1,500 for any one item (including articles forming a pair or set) unless the item has been specified in the **schedule**,
- damage or deterioration of any article caused by dyeing, cleaning, repair, maintenance, renovation or whilst being worked upon,
- damage to guns caused by rusting or bursting of barrels,
- breakage of any sports equipment whilst in use,
- theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under **your** personal supervision,
- more than £1,500 in total in respect of loss or damage to portable computer equipment unless otherwise specified in the **schedule**,
- more than £500 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant,
- more than £2,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during **your** absence from such rooms,
- loss or damage caused by domestic pets,
- faulty workmanship,
- riot or civil commotion outside the **United Kingdom**,
- depreciation in value,
- more than £250 per claim for loss or damage to mobile phones or pagers.

# Conditions that apply to Section 3 – Valuables and personal belongings only

## 1) How we deal with your claim

a) **We** will at **our** option repair, replace or pay for any article covered under Section 3 **Valuables** and **Personal Belongings**. For total loss or destruction of any article **we** will pay **you** the cost of replacing the article as new as long as:

- the new article is as close as possible to but not an improvement on the original article when it was new, and
- **you** have paid for or **we** have authorised the cost of replacement.

The above basis of settlement will not apply to:

- clothes,
- camping equipment,
- household linen,

where **we** will take off an amount for wear and tear.

b) **We** will not pay the cost of replacing or repairing any undamaged parts which form part of a pair, set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

## 2) Your sum insured

The most **we** will pay under Section 3 **Valuables** and **Personal Belongings** is the sum insured shown on the **schedule**.

The most **we** will pay for any one item under Section 3 **Valuables** and **Personal Belongings** is £1,500 unless otherwise specified in the **schedule**.

If **you** have specified an item, the most **we** will pay is the sum insured for that item as shown in the **schedule**.

## 3) Underinsurance

If the cost of repairing or replacing the **Valuables** and **Personal Belongings** is more than the sum insured at the time of loss or damage, then **you** will have to pay a share of the claim. For example, if **your** sum insured only covers one-third of the cost of repairing or replacing **your Valuables** and **Personal Belongings** **we** will only pay one-third of the claim.

# Section 4 – Frozen food cover

The following cover automatically applies where Section 2 - Contents is included:

---

## What is covered:

The cost of replacing **your** food in **your** refrigerator or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes during the **period of insurance**.

## What is not covered:

- the first £100 of every claim unless otherwise stated in the **schedule**,
- loss or damage caused by any electricity or gas company deliberately cutting off or restricting **your** supply,
- loss or damage due to the failure of **your** electricity or gas supply caused by a strike or any other industrial action,
- loss or damage caused where **you** have not complied with the operating instructions set out in the manufacturer's hand book,
- loss or damage unless **you** tell **us** within 48 hours of discovery.

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# Section 5 – Money and credit cards

The following cover automatically applies where Section 3 - Valuables and Personal Belongings is included:

---

## What is covered:

- theft or accidental loss of **money**,
- any amounts which **you** become legally liable to pay as a result of unauthorised use following loss or theft of **your credit card(s)**.

Provided that within 24 hours of **you** discovering any such loss or theft, **you** have notified the card issuing company and the police.

## What is not covered:

- the first £100 of every claim, unless otherwise stated in the **schedule**,
- any shortages due to error or omission,
- loss of value,
- more than £750 in total, any one event,
- loss where conditions under which **your credit card(s)** were issued to **you** have been breached.

# Section 6 – Pedal cycles

The following cover only applies if the schedule shows Pedal Cycles are included:

## What is covered:

This insurance extends to cover the cost of repairing or replacing **your** pedal cycle(s) (as shown in the **schedule**) following:

- theft or attempted theft,
- **accidental damage**,

anywhere in the **United Kingdom**, and up to 60 days elsewhere in the world during a temporary visit during the **period of insurance**.

## What is not covered:

- the first £100 of every claim or unless otherwise stated in the **schedule**,
- loss or damage to tyres, lamps or accessories unless the cycle is stolen or damaged at the same time,
- damage from mechanical or electrical faults or breakdown,
- loss or damage while the cycle is used for racing or pacemaking or is let out on hire or is used other than for private purposes,
- theft unless it was locked to an immovable object or kept in a locked building at the time of the theft,
- more than the sum insured stated on the **schedule**,
- theft by fraudulent means.

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## Our service commitment to you

**Our** aim is to ensure that all of **your home** insurance requirements are dealt with promptly, efficiently and fairly. However, if **you** wish to make a complaint about the sale of **your** Skipton Home Insurance then please call Skipton Building Society on 08458 501700 or write to:

Customer Relations Team, Skipton Building Society, The Bailey, Skipton, North Yorkshire BD23 1DN

If you wish to make a complaint about a claim then write to:

Managing Director, Heath Lambert Insurance Services, 13 Piries Place, Horsham, West Sussex RH12 1EH

Tel No: 01403 327713 or 01403 321146

Please quote **your** policy number and/or mortgage account number (where applicable) and/or claims reference number in all correspondence to enable **us** to deal with **your** queries as quickly as possible.

If **you** are not happy with **our** response, **you** should refer the matter to the appropriate insurer (please see **your** insurance **schedule** for the insurer's name) and see contact details shown overleaf.

Insurer	Address
Lloyd's of London (Canopus, Equity & Novae)	The Manager Policyholder and Market Assistance Department Lloyd's Market Services 1 Lime Street London EC3M 7HA Tel No: 0207 327 5693 E-Mail: complaints@lloyds.com
Ageas	Chief Executive Ageas Insurance Limited Ageas House Tollgate Eastleigh Hampshire SO53 3YA E-mail: CSA.UK@Ageas.co.uk
Groupama	Chief Executive 6th Floor One America Square 17 Crosswall London EC3N 2LB Tel No: 0870 850 8510 Fax: 0207 264 2860

### Complaints that still cannot be resolved should be referred to:

The Financial Ombudsman Service (FOS)  
South Quay Plaza, 183 Marsh Wall, London E14 9SR  
Tel No: 0845 0801800

**Your** right to take legal action against **your** insurer is not affected by referral to the insurer, the Policyholder and Market Assistance Department or the Financial Ombudsman Service.

## Financial Services Compensation Scheme

Insurers are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if they are unable to meet their obligations to **you** under this contract.

If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract.

Further information about the Scheme is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN, telephoning 020 7892 7300 or visiting their website [www.fscs.org.uk](http://www.fscs.org.uk)

## Important information

The selling and administering of Skipton Home Insurance is undertaken by Skipton Building Society and Heath Lambert Insurance Services, which is a trading name of Heath Lambert Limited (HLL). The policy is underwritten from a panel of insurers these being certain underwriters at Lloyd's of London, Groupama and Ageas. Skipton Building Society, Heath Lambert Limited and all panel insurers are authorised and regulated by the Financial Services Authority (FSA).

**You** can check this on the FSA website, [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by calling 0845 606 1234.

Skipton Building Society is an agent of Heath Lambert Limited for the offering of home insurance.

### The law that is applicable to this Insurance

Under European law, **you** and the Insurer are, by mutual agreement, free to choose the law applicable to this contract.

Unless specifically agreed to the contrary, this insurance will be subject to English Law.

### Data Protection Act 1998

**We** are registered under the Data Protection Act 1998, ensuring all personal data is held and processed in accordance with the Act. **Your** personal data will be used for the purpose of quoting and providing the insurance contract **you** require. **We** may need to disclose this data to insurers and third party service providers for the purpose of fulfilling **our** contractual obligations.

### Notice

The information supplied by **you** to **us** may be held on computer and passed to other insurers for underwriting and claims purposes.

### Fraud Prevention, Detection & Credit Checking

In order to prevent and detect fraud, **we** may:

- share information about **you** with other organisations and public bodies, including the Police, and
- check or file **your** details with fraud prevention agencies, credit reference agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

**We** and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household,
- trace debtors or beneficiaries,
- recover debt,
- prevent fraud,
- manage **your** accounts or insurance policies,
- check **your** identity to prevent money laundering (unless **you** provide **us** with other satisfactory proof of identity), and
- undertake credit searches.

**We** will supply on request details of the databases **we** access or contribute to.

## Continuous renewal

**Your** Skipton Home Insurance policy is valid for a 12 month period from the inception date (as shown in **your** schedule). Annually, **your** renewal will be invited in writing, at least 21 days prior to the expiry of the policy period.

**You** will be advised of **your** renewal premium and the alternative payment methods available to **you**. However, where payment is already being made by Direct Debit, cover will continue at the terms invited, unless prior to renewal date **you** inform Customer Services otherwise or **your** Direct Debit mandate is cancelled.

## Index Linking

The premium will be adjusted in accordance with data provided by the Royal Institution of Chartered Surveyors (where **Buildings** cover is included) and the Government Consumer Durables index (where **Contents** cover is included).

The Home Insurance policy is underwritten from a panel of insurers, these being certain Underwriters at Lloyd's of London, Groupama and Ageas.

HLL Registered Office: 133 Houndsditch, London EC3A 7AH is authorised and regulated by the Financial Services Authority (reference no 312030).

Skipton Building Society is authorised and regulated by the Financial Services Authority (reference no 153706).

Underwriters at Lloyd's of London are authorised and regulated by the Financial Services Authority (Canopus reference no 204847, Equity reference no 402561 and Novae reference no 204888).

Ageas Insurance Limited is authorised and regulated by the Financial Services Authority (reference no 202039).

Groupama Insurances is authorised and regulated by the Financial Services Authority (reference no 202124).

Customer Service lines are open Monday to Friday 9am-8pm and Saturday 9am-12 noon (excluding Bank Holidays). Contact your service provider for details of charges, as call costs may vary.

Principal Office, The Bailey,  
Skipton, North Yorkshire BD23 1DN  
Telephone: 08458 501700\*

[skipton.co.uk](http://skipton.co.uk)



Skipton Building Society is authorised and regulated by the Financial Services Authority (FSA) under registration number 153706 for accepting deposits, advising on and arranging mortgages and insurance. A member of the Building Societies Association.

\*To help maintain service and quality, some telephone calls may be recorded and monitored.

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