

JUST FOR YOU

HOME CONTENTS INSURANCE



Household Contents Insurance
Policy Wording



A guide to your policy

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Contents insurance for tenants

This **policy** is a contract **you** have made with **us**. **We** will insure **you** during the **period of insurance** under the terms set out in this document if **you** pay the premium.

Your application form, this booklet, **your schedule** and any **endorsements** are all part of **your policy**. **You** should read them together to avoid any misunderstanding. They contain all the details of **your** cover. **You** should also pay particular attention to the Conditions and Exclusions on pages 23 - 27 in this booklet.

There are conditions of the insurance that **you** or **your household** will need to meet as **your** part of this contract on pages 23 - 25. The conditions set out the changes in circumstances that could affect **your** cover and when **we** would cancel **your policy**. Please take the opportunity to read the **Policy** Conditions.

Words with special meanings are listed on pages 3 - 5 and these words are printed in bold type wherever they appear in the **policy**.

The declaration signed by **you** on **your** application form is also part of this contract. **You** must tell **us** as soon as possible of any change to the information given on **your** application form. If **you** do not do this, **your policy** may not be valid. **You** should not wait until **you** renew **your policy**.

Your booklet sets out all the circumstances in which **you** can make a claim. This is not a maintenance contract and does not protect **you** or **your household** against every loss.

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live, or, if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or, if **you** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

Policies are underwritten by Royal & Sun Alliance Insurance plc in the United Kingdom.

For **your** protection, telephone calls may be recorded and may be monitored.

Royal & Sun Alliance Insurance plc (No. 93792).
Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority.

Definitions

Any word defined below will have the same meaning wherever it is shown in **your policy** in bold print.

We have listed the definitions in alphabetical order.

Accidental Damage

Sudden, unexpected and visible damage which has not been caused on purpose.

Application Form

The form **you** signed which describes **you**, any details relating to **you** or **your** property and all information relevant to the cover which **you** have asked for.

Buildings

Your home and its domestic outbuildings, sheds, greenhouses and garages all on the same site, patios, terraces, drives, footpaths, walls, gates, hedges and fences.

Buildings does not include:

- Any garage or outbuilding which is not on the same site as the **home**.

Contents

All property including clothing, **personal belongings**, computer equipment, pedal cycles, credit cards and **money in your home** or its domestic outbuildings or garages all on the same site owned by any member of **your household** or for which they are responsible.

Visitors' **personal belongings** not otherwise insured.

Contents shall also include tenants improvements such as internal fixtures (excluding conservatories and greenhouses) installed by **you**.

Contents does not include:

- Caravans, boats, motor vehicles, trailers, vessels, aircraft and their respective parts or accessories, any mechanically propelled vehicle (other than lawnmowers, garden machinery and **wheelchairs you use at the home**).
- Living creatures.
- Share certificates other than savings certificates and documents.
- Property **you** use or hold for business or professional purposes.
- Property **you** have more specifically insured by this or another **policy**.

Credit Cards

Credit, cheque, bankers and cash debit cards all issued in the British Isles, which belong to **you** or **your household**.

Credit cards does not include:

- Store loyalty cards.
- Cards held for any trade, professional or business purposes.

Domestic Animals

Any cat or dog owned by **you** or any member of **your household**. If more than one animal is insured the terms, conditions and exclusions of this section will apply to each as if they had been insured separately.

Domestic Animals does not include animals:

- Whilst in quarantine.
- If they are used primarily for showing, working or breeding.
- If they are not owned solely by **you**.
- If they are 9 years or older.
- If they have any physical defect, illness or disease known to **you** or any member of **your household** when the **policy** was taken out or at renewal.
- Outside the British Isles.

Definitions

Endorsement

An agreed change in the terms (or a change in details) of **your policy**.

Heave

Upward and/or lateral movement of the site on which **your buildings** stand caused by swelling of the ground.

Home

The private house, bungalow or self contained flat at the address shown in **your schedule**.

Landslip

Downward movement of sloping ground.

Loss Adjuster

The firm which will handle **your** claim whose name and address are shown on the Back Cover of this booklet.

Money

Cash, bank and currency notes, cheques, **money** and postal orders, postage stamps (not part of a collection), savings stamps and savings certificates, premium bonds, luncheon vouchers, travellers cheques, phone cards, seasonal travel tickets and gift tokens **you** use or hold only for private, social and domestic purposes.

Money does not include:

- Share certificates other than savings certificates and documents.
- Property **you** hold for business or professional purposes.
- Promotional vouchers, lottery and raffle tickets.
- Air miles vouchers.

Period of Insurance

The period starting and ending on those dates shown in **your schedule** and for any following period but only if **we** accept **your** renewal premium.

Personal Belongings

Property **you** normally wear or use and **you** carry in everyday life.

Personal Belongings does not include

- Tools or instruments **you** use or hold for business or professional purposes.
- Pedal cycles.

Policy

Your application form, this booklet, **your schedule** and any endorsements.

Schedule

The document which describes **you**, the **sum Insured** and any details of **your policy** that relate to **you**.

Subsidence

Downward movement of the site on which **your buildings** stand by a cause other than the weight of the **buildings** themselves.

Sum Insured

The amount for which **your contents** are insured as shown in **your** current **schedule**.

Definitions

Unoccupied

Not lived in by **you** or any member of **your household** or by any other person with **your** permission.

We, Us, Our

Royal & Sun Alliance Insurance plc.

Wheelchairs

Wheelchairs and powerchairs which are not licensed to use on the road and cannot go faster than 8 mph.

You, Your

Those named in **your Schedule**.

Your Household

You and **your** family (including **your** partner and all children) who normally live with **you**.

Contents - what we will cover

We will pay for loss or damage to **your contents** by the following causes while they are in **your home** or its domestic outbuildings or garages which are all on the same site.

a) Fire.

We will NOT pay for the following:

- Loss or damage caused by scorching without a fire actually starting.

b) Explosion, Lightning, Earthquake.

c) Smoke.

We will NOT pay for the following:

- Loss or damage caused by smog, agricultural or industrial operations or anything which happens gradually.

d) Water or oil escaping from any fixed water or heating installation or domestic appliance including fixed fish tanks.

We will NOT pay for the following:

- Damage to any part or appliance from which the water or oil escapes.
- Loss or damage which happens after **your home** has been **unoccupied** for 60 days in a row.

e) The **buildings** being hit by an aircraft, flying object or anything falling from them, or by a vehicle, train or animal.

We will NOT pay for the following:

- Damage caused by any insect, vermin, bird or domestic animal.

f) Falling trees or branches.

g) Riot, civil commotion, strikes, labour or political disturbances.

h) Malicious persons or vandals.

We will NOT pay for the following:

- Loss or damage which happens after **your home** has been **unoccupied** for 60 days in a row.
- Loss or damage caused by **you** or **your household**.
- Loss or damage while **your home** or any part of it is lent or let to any people other than a member or **your household** or lived in by paying guests unless force and violence is used to get into or out of **your home** or its domestic outbuildings or garages

i) Storm or flood.

We will NOT pay for the following:

- Damage caused by dampness or condensation.

Certain limits apply to sections of this **policy**. You will find these limits on page 20 & 21.

Contents - what we will cover

j) **Subsidence or heave of the site beneath the buildings, or landslip.**

We will NOT pay for the following:

- Damage caused by new structures bedding down or newly made-up ground settling.
- Damage resulting from solid floor slabs moving unless the foundations beneath the outside walls of **your home** are damaged at the same time.
- Damage caused by the river bank, river bed or coast wearing away.
- Damage resulting from demolition or structural repairs or alterations to the **buildings**.
- Damage resulting from faulty workmanship, defective design or materials.

k) **Theft or attempted theft.**

We will NOT pay for the following:

- Theft of **money** or **credit cards** unless force and violence is used to get into or out of **your home**.
- Loss or damage caused by **you** or **your household**.
- Loss while **your home** or any part of it is lent or let to any people other than a member of **your household** or lived in by paying guests unless force and violence is used to get into or out of **your home** or its domestic outbuildings or garages.
- Loss of **money** or **credit cards** from domestic outbuildings or garages.
- Loss or damage which happens after **your home** has been **unoccupied** for 60 days in a row.
- Loss of clothes from a garden clothes line or from an unlocked drying area.
- Use of **credit cards** by any of **your household** without the permission of any authorised cardholder.
- Loss which results from any authorised cardholder not following the terms and conditions under which the credit card was issued.
- There is no excess payable for **credit cards**. In most cases, **you** will only be liable for the first £50 per **credit card**.

What We Will Also Cover

This Cover also provides insurance against:

a) **Rent or other accommodation**

If **your home** cannot be lived in because of the causes listed in 'What **We** Will Cover' on pages 6 and 7, **we** will pay for:

- rent which **you** have to pay for parts of **your home** which cannot be lived in; or
- extra costs of similar accommodation until **your home** is fit to live in again including the cost of kennel accommodation for domestic pets.

We will NOT pay for the following:

- Costs which **you** pay or agree to pay without **our** permission
- Any amount exceeding the limit shown on **your** summary of limits.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 20 & 21.

What We Will Also Cover

b) Temporary removal

We will pay for loss of or damage to the **contents** by any of the causes listed in 'What **We** Will Cover' on pages 6 and 7 while **you** temporarily remove them from **your home** or its domestic outbuildings or garages to:

- an occupied **home** or any building where any member of **your household** is living or carrying on their business within the British Isles for up to 30 days in a row;
- a bank safe deposit.

We will NOT pay for the following:

- Loss or damage caused by malicious persons or vandals.
- Loss or damage by theft or attempted theft unless force and violence is used to get into or out of a building.
- Any amount exceeding the limit shown on **your** summary of limits

c) Replacing documents

We will pay for the cost of replacing deeds, bonds, share certificates or similar private documents if they are lost or damaged by any of the causes listed in 'What **We** Will Cover' on pages 6 and 7 while in **your home** or lodged with **your** mortgage lender, bank or solicitor.

We will NOT pay for the following:

- Any amount exceeding the limit shown on **your** summary of limits.

d) Televisions, video players and recorders, hi-fi systems, satellite decoders, DVD players and fixed computer equipment, mirrors, ceramic hobs in cookers and fixed glass in furniture.

We will pay for **accidental damage** to televisions, video players and recorders, hi-fi systems, satellite decoders, DVD players and fixed computer equipment in **your home**, and fixed aerials, masts and satellite dishes attached to **your home**.

We will pay for accidental breakage of mirrors, ceramic hobs in cookers and fixed glass in furniture in **your home**.

We will NOT pay for the following:

- Laptops and tablet computers
- Any Games Consoles
- Loss or damage which happens after **your home** has been **unoccupied** for 60 days in a row.
- Mechanical or electrical breakdown.
- Damage caused by putting together or taking apart the apparatus.
- Damage to items designed to be portable (other than televisions), recording tapes, discs or computer games.
- Any amount exceeding the limit shown on **your** summary of limits.

e) Fridge / Freezer contents

We will pay for loss of or damage to food in a domestic fridge or freezer in **your home** caused by a rise or fall in temperature or contamination from refrigerant or refrigerant fumes.

We will NOT pay for the following:

- Loss or damage because of the power supply authority deliberately cutting off or withholding **your** power supply.
- Loss or damage resulting from negligence by **you** or any member of **your household**.
- Any amount exceeding the limit shown on **your** summary of limits.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 20 & 21.

What We Will Also Cover

f) **Lost or Stolen keys**

We will pay to replace or install locks or keys to any outside door of **your home** or burglar alarm if the keys have been lost or stolen.

We will NOT pay for the following:

- Any amount exceeding the limit shown on **your** summary of limits.

g) **Metered water and oil for heating**

We will pay **you** for the theft of or loss of metered water, liquid petroleum gas or oil at **your home**.

We will NOT pay for the following:

- Loss or damage which happens after **your home** has been **unoccupied** for 60 days in a row.
- Any amount exceeding the limit shown on **your** summary of limits

h) **Temporary Increase in the Sum Insured**

For one month before and one month after a religious festival, the **contents sum insured** is increased by 15% to cover **contents** purchased as a result of the festival. During the period thirty days before and thirty days after the wedding day of any member of **Your Household** normally residing or previously residing with **You** the **contents sum insured** is increased by 15% to cover wedding gifts.

i) **Bogus Officials**

We will pay for the theft of **money** following illegal entry into **your home** by a person/persons falsely claiming to be an official.

We will NOT pay for the following:

- Any theft that has not been reported to the police within 24 hours (**you** must obtain a crime reference number).
- Any amount exceeding the limit shown on **your** summary of limits

j) **Contents in the open**

Loss of or damage to **your contents** while in the open on the land belonging to **your home** caused by:

We will NOT pay for the following:

- Any amount exceeding the limit shown on **your** summary of limits

- Fire.

We will NOT pay for the following:

- Loss or damage caused by scorching without a fire actually starting.

- Explosion, lightning, earthquake.

- Smoke.

We will NOT pay for the following:

- Loss or damage caused by smog, agricultural or industrial operations or anything which happens gradually.

- Oil escaping from any fixed storage tank.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 20 & 21.

What We Will Also Cover

- The **buildings** being hit by an aircraft, flying object or anything falling from them, or by a vehicle, train or animal.

We will NOT pay for the following

- Damage caused by any insect, vermin, bird or domestic animal.

- Falling trees or branches.
- Riot, civil commotion, strikes, labour or political disturbances.
- Malicious persons or vandals.

We will NOT pay for the following:

- Loss or damage which happens after **your home** has been **unoccupied** for 60 days in a row.
- Loss or damage caused by **you** or **your household**.

- Storm or flood.

We will NOT pay for the following:

- Damage caused by dampness or condensation.

- Theft or attempted theft.

We will NOT pay for the following:

- Theft of **money** or **credit cards**.
- Loss or damage caused by **you** or **your household**.
- Loss while **your home** or any part of it is lent or let to any people other than a member of **your household** or lived in by paying guests.
- Loss or damage which happens after **your home** has been **unoccupied** for 60 days in a row.

k) Students possessions

We will pay for loss of or damage by any of the causes listed in 'What **We** Will Cover' on pages 6 and 7 to the **contents** of students in **your household** while they are temporarily removed from **your home** or its domestic outbuildings or garages to:

- an occupied private dwelling; or
- any other building;

where any member of **your household** is living or studying, while they are away from **home** at university, college or school within the British Isles.

We will NOT pay for the following:

- Loss or damage if the premises where **your contents** are temporarily kept are left for more than 60 days in a row without any person residing or living there.
- Loss or damage by theft or attempted theft unless force and violence is used to get into or out of a building.
- Loss or damage caused by malicious persons or vandals.
- Any amount exceeding the limit shown on **your** summary of limits.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 20 & 21.

What We Will Also Cover

l) Contents in communal areas

Loss of or damage to **your contents** while in communal areas belonging to **your home** caused by:

We will NOT pay for the following:

- Any amount exceeding the limit shown on **your** summary of limits.

- Fire.

We will NOT pay for the following:

- Loss or damage caused by scorching without a fire actually starting.

- Explosion, lightning, earthquake.

- Smoke.

We will NOT pay for the following:

- Loss or damage caused by smog, agricultural or industrial operations or anything which happens gradually.

- Oil escaping from any fixed storage tank.

- The **buildings** being hit by an aircraft, flying object or anything falling from them, or by a vehicle, train or animal.

We will NOT pay for the following:

- Damage caused by any insect, vermin, bird or domestic animal.

- Falling trees or branches.

- Riot, civil commotion, strikes, labour or political disturbances.

- Malicious persons or vandals.

We will NOT pay for the following:

- Loss or damage which happens after **your home** has been **unoccupied** for 60 days in a row.
- Loss or damage caused by **you** or **your household**.

m) Court awards

We will pay for damages awarded to **your household** in a court in the United Kingdom which has not been paid within three months of the date of the award.

This cover applies to awards for accidental death, accidental bodily injury, illness or disease or **accidental damage** to physical property.

We will NOT pay for the following:

Any amount exceeding the limit shown on **your** summary of limits.

Any award made against any of **your household**.

Any award resulting from any employment, trade, profession or business.

Any award resulting from any agreement unless the award would have been made without the agreement.

Any award resulting from the passing on of any disease or virus.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 20 & 21.

What We Will Also Cover

Any award resulting from the ownership or use of:

- any motor vehicle, including children's vehicles (other than gardening machinery or **wheelchairs**), whether licenced for road use or not;
- any boat, wetbike, sand yacht, hovercraft, aircraft or train (other than hand propelled boats and models);
- gliders, hang-gliders, caravans or trailers.

Any award resulting from any wilful or malicious act.

n) Mugging

We will pay for the theft of **your personal belongings** following an assault on **you** or any of **your household** provided the incident occurs in the British Isles and during the **period of insurance**.

We will NOT pay for the following:

Any amount exceeding the limit shown on **your** summary of limits.

o) Shopping in transit

We will pay for loss or damage to food or other **contents** while **you** are bringing them to **your home** from a shop or shops where **you** bought them.

We will NOT pay for the following:

Any amount exceeding the limit shown on **your** summary of limits.

Theft from motor vehicles unless at the time of the loss or damage:

- someone aged 16 or over was in the motor vehicle; or
- the motor vehicle was securely locked; and
- force and violence were used to get into the motor vehicle; and
- the items stolen were out of sight in a locked luggage boot, luggage or glove compartment.

p) Professional Household Removals

We will pay for loss or damage to **your contents** while a professional removal firm are moving **your contents** from **your home** directly to **your** new permanent home in the British Isles.

We will NOT pay for the following:

- Loss or damage by mechanical, electrical or electronic fault or breakdown.
- Damage to china, glass, pottery or other items of a similar nature which are fragile, unless they have been packed by professional packers.
- Loss or damage while **your contents** are in storage or being moved to or from storage.
- Loss of **money**.
- Any amount exceeding the limit shown on **your** summary of limits.

q) Emergency access

We will pay for loss or damage to **your home** which **you** are legally responsible for, caused by the Emergency Services gaining entry to **your home** in the event of a medical emergency.

We will NOT pay for the following:

- Any amount exceeding the limit shown on **your** summary of limits.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 20 & 21.

Accidental Damage Extension To Contents Insurance

Accidental damage insurance is an extension to household **contents** insurance. This section will only apply if **you** have chosen the **accidental damage** extension, and if it is shown on **your** latest **schedule**.

We will pay for **accidental damage** to **your contents** while they are in **your home** or its domestic outbuildings or garages all on the same site.

We will NOT pay for the following:

- Damage to contact lenses.
- Damage to food, drink and plants.
- Damage to clothing.
- Sporting equipment whilst in use.
- Damage which is specifically excluded by any cover listed elsewhere in the **contents** cover.
- Damage as a result of household removal.
- Damage arising from loss in value or any indirect loss.
- Damage caused by scratching, denting, wear and tear, rot, fungus, insects, vermin, woodworm, moths, frost, weather conditions, fading, dyeing, any process of cleaning or restoring, anything that happens gradually, maintenance, repair or dismantling, electrical or mechanical breakdown or faulty workmanship design or materials.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 20 & 21.

Personal Belongings

Personal belongings insurance is an extension to household **contents** insurance. This section will only apply if **you** have chosen the **personal belongings** extension, and if it is shown on **your** latest **schedule**.

You only require this cover if **you** plan to take these items away from the **home**. Whilst in the **home**, these items would be covered as a content of the **home**.

We will pay for loss or damage to **personal belongings** and sports equipment which are owned by any member of **your household** or for which they are responsible, in the British Isles and temporarily elsewhere within the European Union while in the possession of any member of **your household**.

We will NOT pay for the following:

- The excess shown in **your schedule**.
- Loss or damage to:
 - motor vehicles, mechanically propelled or assisted vehicles, aircraft, trains and boats, gliders, hang-gliders, wetbikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached.
 - furs or guns
 - individual charms unless soldered to the bracelet
 - sports equipment whilst in use
 - contact or corneal lenses, hearing aids and dentures
 - musical instruments
 - anything used for any trade, professional or business purposes
 - china, glass, pottery and any other items of a similar nature which are fragile
- Loss or damage by domestic pets.
- Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customers or other official bodies.
- Theft from motor vehicles unless at the time of the loss or damage:
 - someone aged 16 or over was in the motor vehicle; or
 - the motor vehicle was securely locked; and
 - force and violence were used to get into the motor vehicle; and
 - the items stolen were out of sight in a locked luggage boot, luggage or glove compartment.
- Loss or damage in **your home** when **your home** has been **unoccupied** for 60 days in a row.
- Loss or damage in **your home** by theft, malicious acts or vandalism while **your home** or any part of it is lent or let to any people other than a member of **your household** or lived in by paying guests unless force and violence is used to get into or out of **your home** or its domestic outbuildings or garages.
- Loss by deception unless the only deception is someone tricking their way into **your home**.
- **Money, credit cards**, securities and documents of any kind.
- Loss or damage after **your personal belongings** and sports equipment have been outside the United Kingdom, the Isle of Man and the Channel Islands for a total of more than 14 days in any **period of insurance**.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 20 & 21.

Hearing Aids And Wheelchairs

Hearing aids and **wheelchairs** insurance is an extension to household **contents** insurance. This section will only apply if **you** have chosen the extension, and if it is shown on **your** latest **schedule**.

You only require this cover if **you** plan to take these items away from the **home**. Whilst in the **home**, these items would be covered as a content of the **home**.

We will pay for loss or damage to hearing aids and **wheelchairs** which are owned by any member of **your household** or for which they are responsible, in the British Isles and temporarily elsewhere within the European Union while in the possession of any member of **your household**.

We will NOT pay for the following:

- The excess shown in **your schedule**.
- Anything used for any trade, professional or business purposes.
- Loss or damage by domestic pets.
- Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies.
- Theft from motor vehicles unless at the time of the loss or damage:
 - someone aged 16 or over was in the motor vehicle; or
 - the motor vehicle was securely locked; and
 - force and violence were used to get into the motor vehicle; and
 - the items stolen were out of sight in a locked luggage boot, luggage or glove compartment.
- Loss or damage in **your home** when **your home** has been **unoccupied** for 60 days in a row.
- Loss or damage in **your home** by theft, malicious acts or vandalism while **your home** or any part of it is lent or let to any people other than a member of **your household** or lived in by paying guests unless force and violence is used to get into or out of **your home** or its domestic outbuildings or garages.
- Loss by deception unless the only deception is someone tricking their way into **your home**.
- Loss or damage after **your** hearing aid or **wheelchair** have been outside the United Kingdom, the Isle of Man and the Channel Islands for a total of more than 14 days in any **period of insurance**.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 20 & 21.

Pedal Cycles

Pedal cycles insurance is an extension to household **contents** insurance. This section will only apply if **you** have chosen the pedal cycles extension, and if it is shown on **your** latest **schedule**.

You only require this cover if **you** plan to take these items away from the **home**. Whilst in the **home**, these items would be covered as a content of the **home**.

We will pay for loss or damage to pedal cycles (including accessories) which are owned by any member of **your household** or for which they are responsible, in the British Isles and temporarily elsewhere within the European Union while in the possession of any member of **your household**.

We will NOT pay for the following:

- The excess shown in **your schedule**.
- Loss or damage in **your home** when **your home** has been **unoccupied** for 60 days in a row.
- Loss or damage in **your home** by theft, malicious acts or vandalism while **your home** or any part of it is lent or let to any people other than a member of **your household** or lived in by paying guests unless force and violence is used to get into or out of **your home** or its domestic outbuildings or garages.
- Loss or damage to a pedal cycle used for racing, pacemaking, taking part in speed or reliability trials or whilst practising for any of them.
- Loss of a pedal cycle when left in a public place without being attached by a chain and padlock or other equivalent security device to a permanently fixed structure.
- Theft of pedal cycle accessories unless the pedal cycle is stolen at the same time.
- Loss or damage after **your** pedal cycle has been taken outside the United Kingdom, the Isle of Man and the Channel Islands for a total of more than 14 days in any **period of insurance**.

Domestic Animals

This cover provides insurance against:-

a) **Death resulting from an accident sustained in the British Isles during the period of insurance.**

We will NOT pay for the following:

- Slaughter without **our** consent unless immediate slaughter on humane grounds is considered necessary by a veterinary surgeon.
- Breeding.
- Death as a result of surgery not necessitated by accidental bodily injury nor necessary to save the insured animals life.
- Any amount exceeding the limit shown on **your** summary of limits.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 20 & 21.

Tenant's Liability Cover

We insure **You** for all sums which **You** are liable to pay under the Terms of **Your** tenancy agreement for:

a) **Buildings**

Damage to the **Buildings** by any of the causes listed in 'What **We** Will Cover' on pages 6 and 7.

We will NOT pay for the following:

- Loss or damage arising from Fire, **Subsidence, Heave or Landslip**.
- Loss or damage to gates, hedges and fences
- Any amount exceeding the limit shown in **your** summary of limits.

b) **Decorations**

Damage to **your** decorations inside the **Buildings** from any of the causes listed in 'What **We** Will Cover' on pages 6 and 7.

Damage to **your** decorations by emergency services.

i) **We** will pay for damage to **your** decorations caused by the emergency services while getting into **your home** to deal with an emergency.

We will NOT pay for the following:

- Any amount exceeding the limit shown on your summary of limits.

c) **Accidental breakage of glass, ceramic hobs or sanitary ware fixed to and forming part of your home**

We will NOT pay for the following:

- Breakage which happens after **your home** has been **unoccupied** for 60 days in a row.
- The replacement cost of any part of the item other than the broken glass.
- Any amount exceeding the limit shown on **your** summary of limits.

d) **Underground Services**

Accidental breakage of drains and pipes and **accidental damage** to cables and underground tanks which are used to provide services to or from **your home**, for which **your household** is legally responsible.

We will NOT pay for the following:

- Damage which happens after **your home** has been **unoccupied** for 60 days in a row.
- Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life.
- Damage by water escaping which results in **subsidence**, movement, settlement or shrinkage of any part of **your Buildings** or of the land belonging to **your Buildings**.
- Damage caused by or from demolition, alteration or repair to **your home**.
- Damage caused by or from poor or faulty design, workmanship or materials.
- Any amount exceeding the limit shown on **your** summary of limits.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 20 & 21.

Accidental Death

We insure **you** or any member of **your household** against death as long as the death happens within three months of and arises directly out of one of the following events:

- a) An accident, assault or fire which happens in or about the **buildings**.
- b) An accident while travelling as a passenger by train, bus or taxi.
- c) An assault in the street.

The incident must happen within the British Isles and during the **period of insurance**.

We will NOT pay for the following:

- Any amount exceeding the limit shown on **your** summary of limits.

Settling Claims For Contents Cover

Provided the loss or damage is covered under **your policy**, **we** will settle **your** claim as explained below, subject to the maximum amount payable.

- If an item can be economically repaired **we** will pay the cost of repair or arrange for repairs to be carried out. Otherwise, **we** will replace it with a new item, or **we** will pay the replacement cost of a new item of similar quality, except for clothing and household linen. For clothing and household linen **we** may take off an amount for wear and tear.
- If, when the loss or damage happens, the **sum insured** is less than the cost of replacing all the **contents** as new **we** will only pay for part of the loss or damage. For example, if **your sum insured** is only half of what it should be, **we** will only pay half of **your** claim

Certain limits apply to sections of this **policy**. **You** will find these limits on page 20 & 21.

Settling Claims for Personal Belongings, Wheelchairs, Hearing Aids and Pedal Cycles Cover

Provided the loss or damage is covered under **your policy**, **we** will settle **your** claim as explained below, subject to the maximum amount payable as shown on **your schedule**.

If an item can be economically repaired **we** will pay the cost of repair or arrange for repairs to be carried out.

Otherwise, **we** will replace it with a new item, or **we** will pay the replacement cost of a new item of similar quality, except for clothing and household linen.

For clothing and household linen **we** may take off an amount for wear and tear.

We will take off any excess shown in **your schedule** from any amount **we** pay **you** to settle **your** claim.

Settling Claims for Domestic Animals Cover

We will pay the cost of replacing the insured animal with another of the same breed, sex and pedigree as the insured animal.

The maximum amount payable is £200.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 20 & 21.

Settling Claims

Summary of Limits

Maximum Amount Payable - The most **we** will pay for any one incident is as follows:

1 Contents	- up to the Contents sum insured subject to the following limits where appropriate.
i - Pictures, works of art, binoculars, cameras and equipment, collection of coins, medals or stamps, jewellery, watches, clocks and furs - Any other property made of precious metal	- 1/3 in all of the sum insured on contents or £5,000 whichever is greater, subject to a single article limit of £1,500 - 1/3 in all of the sum insured on contents or £5,000 whichever is greater, subject to a single article limit of £1,500
- Tenants improvements	- 20% in all of the sum insured on contents or £2,000 whichever is greater
ii Money	- £500
iii Credit Cards	- £500
iv Replacing documents	- £1,000
v Visitors Personal Belongings	- £750
vi Lost or stolen keys	- Contents Sum Insured
vii Rent or other accommodation	- 20% in all of the sum insured on contents
viii Tenants liability - internal decorations - Glass and sanitary ware - Underground Services	- 20% in all of the sum insured on contents - 20% in all of the sum insured on contents - Contents Sum Insured - Contents Sum Insured
ix Accidental death	- £5,000
x Accidental damage to televisions, video players and recorders, hi-fi systems, satellite decoders, DVD players and fixed computer equipment and accidental breakage of mirrors, ceramic hobs in cookers and fixed glass in furniture	- Contents Sum Insured
xi Audio or visual discs, tapes or cassettes of any kind, including computer software	- £1,500 in all
xii Metered water and oil	- £1,000
xiii Temporary removal	- 20% in all of the sum insured on contents

We will not reduce the **sum insured** on contents after **we** pay a claim.

Settling Claims

Summary of Limits

Maximum Amount Payable - The most **we** will pay for any one incident is as follows:

xiv	Temporary Increase in the sum insured	- 15% in all of the sum insured on contents
xv	Bogus Officials	- £300
xvi	Contents in the open	- £500
xvii	Students possessions	- £2,500
xviii	Personal Belongings	- The sum insured shown on your schedule subject to a single article limit of £1,000
xix	Wheelchairs	- The sum insured shown on your schedule
xx	Hearing aids	- The sum insured shown on your schedule
xxi	Pedal Cycles	- The sum insured shown on your schedule subject to a single pedal cycles limit of £1,000
xxii	Fridge and Freezer Food	- Contents Sum Insured
xxiii	Contents in communal areas	- £500
xxiv	Court awards	- £1,000,000
xxv	Mugging	- £300
xxvi	Shopping in transit	- £300
xxvii	Emergency access	- £750
xxviii	Professional Household Removals	- Contents Sum Insured
2	Theft of contents in domestic outbuildings, and garages all on the same site.	- The amount payable will be the lower of £2,000 or the amount shown in paragraphs I – xvi above.

We will not reduce the **sum insured** on contents after **we** pay a claim.

Third Party Liability

We will provide insurance for any amounts which **you** or any member of **your household** legally have to pay for causing:

- accidental bodily injury, death or disease to any person;
- the accidental loss of or damage to physical property.

We will only pay this if it arises out of **you** or **your household**:

- a) living in (but not owning) the **buildings** or the land belonging to **your home**;
- b) being a neighbourhood or Home Watch Co-ordinator; or
- c) being in any other personal capacity in the British Isles or anywhere in the World during a temporary visit.

We will pay:

Up to £2,500,000 for any incident not involving domestic employees plus any other costs, expenses and solicitor's fees which **you** or any member of **your household** have to pay, as long as **we** agree by letter.

Up to £5,000,000 for any incident involving liability to any of **your household's** domestic employees plus any other costs, expenses and solicitor's fees which **you** or any member of **your household** have to pay, as long as **we** agree by letter.

If **you** or any member of **your household** claiming dies, **your** legal representatives will have the protection of this cover.

We will NOT pay for liability arising directly or indirectly from any of the following:

- Any injury, death or disease to any member of **your household** other than **your** domestic employees.
- Loss of or damage to property any members of **your household** owns or looks after.
- Any agreement unless **you** would have had the liability if the agreement did not exist.
- Any member of **your household's** employment, business or profession.
- Any member of **your household** passing on any disease or virus.
- Mechanically or electrically propelled vehicles other than motorised gardening equipment and **wheelchairs**.
- Injury, death, disease or damage arising out of:
 - a) **your household** owning land or **buildings**
 - b) any member of **your household** living on land or **buildings** other than the **buildings** or the land belonging to **your home**
 - c) using horses for racing or steeplechasing
 - d) lifts (other than stairlifts), boats, aircraft, or caravans any member of **your household** owns or looks after.
- Liability arising from The Party Wall etc. Act 1996.

Conditions Which Apply To Your Whole Policy

These are the conditions of the insurance **you** and **your Household** will need to meet as **your** part of this contact. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your policy** might be invalid.

1. Eligibility

You must be a Tenant of the Landlord to be eligible for this insurance **policy**. Should **you** cease to be a Tenant, **you** will no longer be eligible for this insurance and cover provided by this **policy** will cease. **You** must make alternative insurance arrangements.

2. Renewing the policy

We will renew the insurance each year on the date shown on **your schedule**. **We** will send **you** a **schedule** showing the new terms to replace the existing **schedule**. When **you** join, **you** will stay in the scheme until **you** write to the **us** asking to cancel the **policy**. If **you** accept the new terms, **your** insurance cover will continue.

If **you** do not receive a replacement **schedule** within one month of renewing **your policy**, **you** should contact **us** at the address shown on the back of this booklet.

3. Telling us about a claim

You must obtain a claim form from the Landlord. If there has been theft or attempted theft or vandalism or malicious damage, **you** must tell the police within 24 hours of discovering the loss or damage and ask for an incident number.

4. What to do

You must fill in the claim form and send it to the **Loss Adjuster** at the address shown on the claim form as soon as possible. **We** will not pay for any claim which **you** do not send to the **Loss Adjuster** within 60 days of the event.

5. Rights and responsibilities

We may need to get into a building that has been damaged to save anything **we** can and to make sure no more damage happens. **You** must help **us** or the **Loss Adjuster** to do this but **you** must not leave **your** property with **us** as **our** responsibility.

Any claim form, application notice, legal document or other correspondence must be sent to **us** or to the **Loss Adjuster** as soon as possible. **You** must not admit, settle, reject, negotiate or promise to pay any claim without **our** written permission. **We** will not unreasonably hold back **our** permission.

We have the right, if **we** choose, in **your** name but at **our** expense to:

- take over the defence or settlement of any claim;
- start legal action to get compensation from anyone else; or
- start legal action to get back from anyone else any payments that have already been made.

You must provide **us** or the **Loss Adjuster**, with all the information **we** or they ask for about the claim, including written estimates and proof of ownership and value. Where **we** or the **Loss Adjuster** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the information. Do not dispose of any damaged items until **we** or the **Loss Adjuster** have had the opportunity to inspect them. **You** must also help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

Conditions Which Apply To Your Whole Policy

6. Cancelling the policy

You may cancel **your policy** by giving **us** 14 days notice in writing. **We** will confirm cancellation in writing. If **you** do not receive written confirmation of cancellation it may mean **your** cover has not been cancelled so **you** should contact **us**. **You** may have to continue to pay premiums until **you** receive **our** acknowledgement.

If having examined **your policy** **you** decide not to proceed with the insurance, **you** will have 14 days to cancel it starting on the day **you** receive the **policy** documentation.

On receipt of **your** written notice, **we** will refund any premiums already paid, unless **we** have already been notified of a claim.

Where we cancel your policy

Please also refer to the Fraud condition on page 24 of this **policy** and to the Changes in **your** Circumstances condition on page 24 of this **policy**.

We may also cancel the **policy** where **we** have identified serious grounds, including but not limited to:

- failure to provide **us** with information **we** have requested that is directly relevant to the cover provided under this **policy** or any claim;
- the use or threat of violence or aggressive behaviour against **our** staff, contractors or property;
- the use of foul or abusive language;
- nuisance or disruptive behaviour

we will contact **you** at **your** last known address and, where possible, seek an opportunity to resolve the matter with **you**. Where a solution cannot be agreed between **us**, **we** may cancel the **policy** by giving **you** 14 days notice.

This will not affect **your** right to make a claim for any event that happened before the cancellation date. If **we** cancel the **policy** **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claim has been made during the current **period of insurance**.

7. Paying your Premiums

You should make sure **you** pay every premium on time.

If **you** miss a payment, **we** may not pay a claim. If **you** are more than six weeks late, **we** will cancel **your policy**. **We** will give **you** at least 14 days notice at **your** last known address.

8. Fraud

If any claim is fraudulent or if **your household** or anyone acting for **your household** is dishonest in claiming any benefit under **your policy**, **you** will lose all benefits under **your policy**.

9. Changes in your circumstances

You must tell **us** within 30 days as soon as **you** know about any of the following changes:

- A permanent change of address.
- If someone lives in **your home** other than **you** or **your household**.
- If the **home** is used for any business or professional purposes.
- If **your home** is **unoccupied** for more than 60 days in a row.
- Work on the **home** other than routine maintenance or decoration.
- If **You** or any member of **your household** is convicted of any offence other than parking or speeding offences or offences which are spent under the Rehabilitation of Offenders Act 1974.
- Any change in the **sum insured**.
- If **you** stop being a Tenant of the Landlord.

Conditions Which Apply To Your Whole Policy

We may re-assess **your** cover, terms and premium when **we** are told about changes in **your** circumstances. If **you** do not tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, a claim might be rejected or a payment could be reduced. In certain circumstances **your policy** might be invalid, and **you** may not be entitled to a refund of premium.

10. Taking Care

You and any member of **your household** must take all steps to prevent or minimise loss, damage or accident and maintain the insured property in a sound condition and good repair.

11. Other Insurance

If a claim is covered under **your policy** and this claim is covered by any other insurance, **you** must provide **us** with full details of the other insurance **policy**. **We** will only pay **our** share of the claim.

12. Transferring your Interest in the Policy

You cannot transfer **your** interest in the **policy** to anyone else unless **you** have obtained **our** written permission.

13. Financial Sanctions

We shall not provide any cover or be liable to provide any indemnity, payment or other benefit under this **policy** to the extent that the provision of such cover, indemnity, payment or other benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States or other country of policy issue.

If any such resolution, sanction, law or regulation takes effect during the **period of insurance we** may cancel this **policy** immediately by giving **you** written notice at your last known address.

Exclusions Which Apply To Your Whole Policy

We will not pay for:

1. Matching items

The cost of replacing any undamaged items or parts of items forming part of a set, suite, carpet or other articles of a similar nature, colour or design where the remaining item or items are still usable and the loss or damage occurs:

- within a clearly identifiable area or to a specific part and
- replacements cannot be matched.

2. Existing and deliberate damage

- any loss or damage occurring before cover starts or arising from an event before cover starts.
- loss or damage caused deliberately by **you** or any member of **your household**.

3. Loss of value

Depreciation or loss in value of property.

4. Wear and tear, maintenance, breakdowns, leaks and gradually operating causes

- wear and tear, rusting or corrosion
- fungus, mildew or any other gradually operating cause
- frost (other than bursting water tanks, pipes or appliances caused by freezing), atmospheric or climatic conditions
- damage caused by cleaning, repairing, restoring or renovating
- the cost of maintenance and normal redecoration
- failure of double glazing seals.

5. Rot

Any loss or damage caused by wet rot or dry rot whether or not this was caused directly or indirectly by any other risk included in this insurance.

6. Indirect losses

Any loss or cost that is not directly caused by the event that led to **your** claim.

7. Property more specifically insured

Property more specifically insured by another **policy**.

8. Telling us about claims

Any claim which **you** do not send to the **Loss Adjuster** within 60 days of the event.

9. Radioactive contamination

Loss or damage to property, liability, expense or injury directly or indirectly caused by or arising from:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

10. War risks

Any loss or damage by any sort of war, invasion or revolution.

11. Sonic bangs

Loss or damage caused by pressure waves from aircraft or other flying objects travelling at or above the speed of sound.

Exclusions Which Apply To Your Whole Policy

12. Confiscation

Loss or damage caused by nationalisation or confiscation by any authority.

13. Dangerous Dogs Act 1991

Liability arising directly or indirectly from injury, death, disease (other than to a domestic employee) or damage caused by any dog of a type to which Section 1(1) of the dangerous Dogs Act 1991 applies.

14. Programme failure of Computer Chips or Computer Software

Any loss or damage caused directly or indirectly by:

- failure of the programming of computer chips or computer software to correctly recognise any date;
- computer viruses.

This exclusion applies only to anything, insured by this **policy**, which has in it the computer chip or computer software which is affected by the failure or virus.

15. Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purpose of this exclusion, "terrorism" means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

16. Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by or arising from pollution or contamination unless caused by:

- a sudden unexpected incident, or
- oil or water escaping from a fixed oil or fixed water installation and which was not the result of an intentional act, and, which occurs during any **period of insurance**.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

Legal Helpline

We use carefully selected suppliers to provide help with any personal legal problems relating to the laws of the United Kingdom. **You** can use this service while **you** have insurance with **us**.

Your Helpline number is: **0800 300 688** (It is available 24 hours a day) **Ref. 33962**

Your Helpline does not provide:

- Advice relating to business affairs
- Advice which cannot be provided over the telephone.

What To Do If You Need To Make A Complaint

Our Commitment to Customer Service

At RSA we are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. We take all complaints seriously and following the steps below will help us understand your concerns and give you a fair response.

Our promise to you:

We will

- Acknowledge your complaint promptly;
- Investigate your complaint quickly and thoroughly;
- Keep you informed of progress;
- Do everything possible to resolve your complaint fairly;
- Ensure you are clear on how to escalate your complaint, if necessary

How to make a complaint

Step 1

If your complaint relates to your policy then please contact the Landlord / Customer Services number shown on your renewal letter.

If your complaint relates to a claim then please call the claims helpline number shown in your policy booklet.

We aim to resolve your concerns on an informal basis, within three business days. Where we have been able to, we will send you a letter confirming this. We'll also explain how you may be able to refer the matter to the Financial Ombudsman Service if you subsequently decide that you are unhappy with the outcome.

What To Do If You Need To Make A Complaint

Step 2

In the unlikely event that we are unable to resolve your concerns through our informal complaints process, our Customer Relations Team will then review the matter on behalf of our Chief Executive. Once our Customer Relations Team have reviewed your complaint they will send you a final decision in writing within 8 weeks of the date we received your complaint. Their contact details are as follows:

Post: URIS Group Limited
Customer Relations Team
Quay Point
Lakeside Boulevard
Doncaster
DN4 5PL

Email: customer.relations@urisgroup.co.uk

If you are still not happy

If you are still unhappy after our review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Telephone:0800 0234567 (free from mobile phones and landlines)
Telephone:0300 1239123 (costs no more than calls to 01 or 02 numbers)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You have six months from the date of our final response to refer your complaints to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

Thank you for your feedback

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.



How we use your information

Your privacy is important to us and we are committed to keeping it protected. We have created this Customer Privacy Notice which will explain how we use the information we collect about you and how you can exercise your data protection rights. This Privacy Notice will help you understand the following:

Who are we?

We are Royal & Sun Alliance Insurance plc (RSA), we provide commercial and consumer insurance products and services under a number of brands, such as MoreThan. We also provide insurance services in partnership with your Landlord.

Why do we collect and use your personal information?

As an insurer, we need your personal information to understand the level of insurance cover you require. We'll use this information (e.g. your name, address, telephone number and email address) to communicate with you and if you have agreed, to send you news and offers related to our products and services.

We need to use your information to create a quote for you, allowing you to buy insurance products from us. When buying a product from us, you'll also need to provide us with details about the items you wish to be covered by the insurance (e.g. car make and model, your home).

We may need to check information you have submitted with external companies/organisations (e.g. the DVLA, the Motor Insurance Database, credit reference agencies and criminal conviction checks.) When buying certain products, sometimes we will ask for special categories of personal data (e.g. driving offences for motor insurance, medical records in case of injury).

Once you become a customer, we'll need to take your payment details to set up your cover. This could be direct debit, credit or debit card information. To service your policy, we might contact you via our website, emails, telephone calls or post. When using these services we might record additional information, such as passwords, online identifiers and call recordings.

For some of our products, we may collect information through smart sensors to assess your insurance needs (e.g. a black box installed in your vehicle when you buy a telematics driving product, which collects and uses geo-location and driving behaviour data).

If you need to claim against your insurance policy, we will need to collect information about the incident and this may be shared with other selected companies to help process the claim. If other people are involved in the incident, we may also need to collect additional information about them which can include special categories of personal data (e.g. injury and health data).

In submitting an application to us, you may provide us with equivalent or substantially similar information relating to other proposed beneficiaries under the policy. You agree that you will bring this Privacy Notice to the attention of each beneficiary at the earliest possible opportunity.

Data protection laws require us to meet certain conditions before we are allowed to use your personal information in the manner described in this Privacy Notice. To use your personal information, we will rely on one or more of the following grounds:

- **Performance of contract:** We need to use your personal information in order to provide you with the policy (which is a contract of insurance between you and us), and perform our obligations under it (such as making payments to you in respect of a claim made under the policy).



How we use your information

- **Consent:** In certain circumstances, we may need your consent unless authorised by law in order to use personal information about you which is classed as "special categories of personal data".

For marketing, you will always be given a choice over the use of your data.

- **Necessity to establish, exercise or defend legal claim:** If you, or we, bring a legal claim (e.g. a court action) against the other, we may use your information in either establishing our position, or defending ourselves in relation to that legal claim.
- **Compliance with a legal obligation:** Where laws or regulations may require us to use your personal information in certain ways.
- **Legitimate Interests:** We will also process your personal information where this processing is in our "legitimate interests". When relying on this condition, we are required to carry out a balancing test of our interests in using your personal information (for example, carrying out market research), against the interests you have as a citizen and the rights you have under data protection laws. The outcome of this balancing test will determine whether we can use your personal information in the ways described in this Privacy Notice. We will always act reasonably and give full and proper consideration to your interests in carrying out this balancing test.

Where else do we collect information about you?

Where possible, we'll collect your personal information directly from you. However, on occasion we may receive details about you from other people or companies. For example, this might happen if:

- It was given to us by someone who applied for an insurance product on your behalf (e.g. an insurance broker, a family member) where you have given them the permission to do so; or
- It was supplied to us when you purchased an insurance product or service that is provided by us in partnership with other companies; or
- It was lawfully collected from other sources (e.g. Motor Insurance Database, Claims and Underwriting Exchange or fraud prevention databases) to validate the information you have provided to us.

We request those third parties to comply with data protection laws and to be transparent about any such disclosures. If you would like some further information, please contact us.

Will we share your personal information with anyone else?

We do not disclose your information outside of RSA except:

- Where we need to check the information you gave to us before we can offer you an insurance product (e.g. reference agencies);
- Where we are required or permitted to do so by law or relevant regulatory authority (e.g. financial crime screening, fraud detection/prevention);
- Where we provide insurance services in partnership with other companies (e.g. building societies, large retailers);
- In the event that we are bought or we sell any business or assets, in which case we will disclose your personal information to the prospective buyer of such business or assets;



How we use your information

- As required to enforce or apply this Privacy Notice, or the contract of insurance itself;
- Within our group for administrative purposes;
- As required in order to give effect to contractual arrangements we have in place with any insurance broker and/or intermediary through which you have arranged this policy;
- With healthcare providers in the context of any relevant claim being made against your policy;
- If we appoint a third party to process and settle claims under the policy on our behalf, in which case we will make your personal information available to them for the purposes of processing and settling such claims;
- With our third party service providers (including hosting/storage providers, research agencies, technology suppliers etc.);
- With our reinsurers (and brokers of reinsurers) in connection with the normal operation of our business;

Sometimes your personal information may be sent to other parties outside of the European Economic Area (EEA) in connection with the purposes set out above. We will take all reasonable steps to ensure that your personal information is treated securely and in accordance with this Privacy Notice, and in doing so may rely on certain "transfer mechanisms" such as the EU-US Privacy Shield, and the standard contractual clauses approved by the European Commission. If you would like further information please contact us.

Which decisions made about you will be automated?

Before we can offer you an insurance product or service, we may need to conduct the following activities, which involve automated (computer based) decision-making:

- **Pricing and Underwriting** – this process calculates the insurance risks based on the information that you have supplied. This will be used to calculate the premium you will have to pay.
- **Credit Referencing** – using the information given, calculations are performed to evaluate your credit rating. This rating will help us to evaluate your ability to pay for the quoted products and services.
- **Smart Sensor Data Analytics** – an insurance product that collects your information using smart sensors (e.g. in car black box) to calculate your insurance risk (e.g. driving score). This may then be used to determine your policy rewards (e.g. cash back for safe driving) and to calculate your policy renewal premium.
- **Automated Claims** – some small claims may qualify for automated processing, which will check the information you provide, resulting in a settlement or rejection of your claim.

The results of these automated decision-making processes may limit the products and services we can offer you. If you do not agree with the result, you have the right to request that we perform a manual reassessment using the same information that you originally provided. If you wish to do so please contact us.



How we use your information

For how long will we keep your information?

Your personal information will be retained under one or more of the following criteria:

- Where the personal information is used to provide you with the correct insurance cover, which will be kept as long as it is required to fulfil the conditions of the insurance contract.
- Where the use of your personal information for a specific purpose is based on your consent, it will be kept for as long as we continue to have your consent (e.g. we would stop contacting you for marketing purposes once you have asked us to).
- Where, for a limited period of time, we are using some of your information to improve the products or services we provide.
- For as long as your information is required to allow us to conduct fraud and/or criminal checks and investigations.

Will you be contacted for marketing purposes?

If you have agreed, we might contact you by post, email, phone and text message to let you know about offers and services we think you'll like. The messages may be personalised using information you have previously provided us.

You can ask us to stop contacting you for marketing purposes at any point.

We will only contact you for marketing purposes if we collected your information directly, except when authorised and instructed by the third-party acting on your behalf.

We may use the information which we collect about you to show you relevant advertising on third-party websites (e.g. Facebook, and Google). This could involve showing you an advertising message where through the use of cookies, we know you have browsed our products and services. If you don't want to be shown targeted advertising messages from us, you can change the advertising setting on some third-party sites and some browsers to block our adverts.

Your information is incorrect what should you do?

If you hold a product or service with us and think that the information we hold about you is incorrect or incomplete, please contact us and we will be happy to update it for you.

What are your rights over the information that is held by RSA?

We understand that your personal information is important to you, therefore you may request the following from us to:

- 1 Provide you with details about the personal information we hold about you, as well as a copy of the information itself in a commonly used format. [Request Ref: DSR 1]



How we use your information

- 2 Request your personal information be deleted where you believe it is no longer required. Please note however, we may not be able to comply with this request in full where, for example, you are still insured with us and the information is required to fulfil the conditions of the insurance contract. [Request Ref: DSR 2]
- 3 Request the electronic version of the personal information you have supplied to us, so it can be provided to another company. We would provide the information in a commonly used electronic format. [Request Ref: DSR 3]
- 4 Request to restrict the use of your information by us, under the following circumstances [Request Ref: DSR 4]:
 - a. If you believe that the information we hold about you is inaccurate, or;
 - b. If you believe that our processing activities are unlawful and you do not want your information to be deleted.
 - c. Where we no longer need to use your information for the purposes set out in this Privacy Notice, but it is required for the establishment, exercise or defence of a legal claim.
 - d. Where you have made an objection to us (in accordance with section 5 below), pending the outcome of any assessment we make regarding your objection.
- 5 Object to the processing of your data under the following circumstances [Request Ref: DSR 5]:
 - a. Where we believe it is in the public interest to use your information in a particular way, but you disagree.
 - b. Where we have told you we are using your data for our legitimate business interests and you believe we shouldn't be (e.g. you were in the background of a promotional video but you did not agree to be in it.)

In each case under section 5 above, we will stop using your information unless we can reasonably demonstrate legitimate grounds for continuing to use it in the manner you are objecting to.

If you would like to request any of the above, please contact us and submit a written request, including the request reference (e.g. DSR 1), as this will speed up your request. To ensure that we do not disclose your personal information to someone who is not entitled to it, when you are making the request we may ask you to provide us with:

- Your name;
- Address(es);
- Date of birth;
- Any policy IDs or reference numbers that you have along with a copy of your photo identification.

All requests are free of charge, although for requests for the provision of personal information we hold about you (DSR1) we reserve the right to charge a reasonable administrative fee where, we believe an excessive number of requests are being made. Wherever possible, we will respond within one month from receipt of the request, but if we don't, we will notify you of anticipated timelines ahead of the one month deadline.

Please note that simply submitting a request doesn't necessarily mean we will be able to fulfil it in full on every occasion – we are sometimes bound by law which can prevent us fulfilling some requests in their entirety, but when this is the case we will explain this to you in our response.



How we use your information

Our Privacy Notice

If you have any queries regarding our Privacy Notice please contact us and we will be happy to discuss any query with you. Our Privacy Notice will be updated from time to time so please check it each time you submit personal information to us or renew your insurance policy.

How you can contact us about this Privacy Notice?

If you have any questions or comments about this Privacy Notice please contact:

The Data Protection Officer
RSA
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

You may also email us at crt.halifax@uk.rsagroup.com.

How you can lodge a complaint?

If you wish to raise a complaint on how we have handled your personal information, please send an email to crt.halifax@uk.rsagroup.com or write to us using the address provided. Our Data Protection Officer will investigate your complaint and will give you additional information about how it will be handled. We aim to respond in a reasonable time, normally 30 days.

If you are not satisfied with our response or believe we are not processing your personal information in compliance with UK Data Protection laws, you may lodge a complaint to the Information Commissioner's Office, whose contact details are;

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Making A Claim

This does not form part of this Policy

What to do if your property is lost or damaged

Naturally **we** hope **you** won't have any loss or damage but if **you** do, the following advice might be useful.

- First of all, look at **your policy** to check that the loss or damage is covered. Read carefully any exclusions or conditions that may apply.
- Contact the Claims Administrator on the telephone number shown on the back page of this booklet for a claim form. When **you** have filled this in, please return it to the **Loss Adjuster** who will deal with **your** claim.
- Please do not dispose of damaged items before the **Loss Adjuster** has had the opportunity to inspect them.
- Report any incident involving theft, attempted theft or malicious damage to the police.
- If someone has an accident which might give rise to a claim against **you** or any member of **your household** for any injury to them or damage to their property, **you** must send **us** full details in writing as soon as possible. **You** should send any claim form, application notice, legal document or other correspondence that **you** receive to **us** immediately. It is very important that **you** leave **us** to deal with the matter for **you** and do not get involved in any letters or conversation with the other person.

How the Loss Adjuster will deal with your claim

Depending on the type of claim and the value, the **Loss Adjuster** may:

- contact **you** by telephone or letter to deal with **your** claim or arrange a visit to talk about **your** claim;
- ask **you** to produce evidence to support **your** claim such as proof of purchase for example, receipts or operating manuals of electrical appliances;
- arrange for some items to be cleaned or repaired.

Where they have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

Our aim is to deal with **your** claim promptly and fairly. At all times **we** will try to provide **you** with the highest standard of service. If **you** have any comment or complaint or if **our** service has not met **your** expectations, please let **us** know.

Useful Addresses And Phone Numbers

THE LOSS ADJUSTER AND CLAIMS ADMINISTRATOR

Direct Group Property Services
Direct House
Lacy Way
Lowfields Business Park
Elland
Halifax
HX5 9DB

Tel: 0845 671 8171

THE INSURER

RSA
Household Operations
PO Box 4162
17 York Street
Manchester
M2 3RS

For your protection telephone calls may be recorded and monitored.