

# *Pedal Cover*

## **Your Pedal Cover policy booklet**



Reading this because you want to make a claim?

[Click here for the claims section of the Pedal Cover website](#)

# Helpline Services

If you need one of the family legal helpline services, these are provided by DAS.

You can contact our UK-based call centre 24 hours a day, seven days a week. However, we may need to arrange to call you back depending on your enquiry. To help us check and improve our service standards, we may record all calls. When phoning, please tell us your policy number and mention that you have a Pedal Cover policy.

We cannot accept responsibility if the helpline services are unavailable for reasons we cannot control.

## Legal Advice

0344 893 9011

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If you wish to speak to our legal teams about a legal problem, please phone us on 0344 893 9011. We will ask you about your legal issue and if necessary call you back to give you legal advice.

We provide confidential advice over the phone on any personal legal issue, under the laws of:

- the United Kingdom
- the Isle of Man and the Channel Islands
- any member state of the European Union
- Switzerland and Norway.

Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am–5pm, Monday to Friday, excluding public and bank holidays. If you call outside these times, a message will be taken and a return call arranged within the operating hours.

## Tax advice service

0344 893 9011

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We offer confidential advice over the phone on personal tax matters in the United Kingdom.

Tax advice is provided by tax advisers 9am–5pm, Monday to Friday, excluding public and bank holidays. If you call outside these times, a message will be taken and a return call arranged within the operating hours.

## Health and medical information service

0344 893 9011

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We will give you information over the phone on general health issues and advice on a wide variety of medical matters. We can provide information on what health services are available in your area, including local NHS dentists.

Health and medical information is provided by a medically qualified person 9am–5pm, Monday to Friday, excluding public and bank holidays. If you call outside these times, a message will be taken and a return call arranged within the operating hours.

**Identity theft service**

**0344 848 7071**

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If **you** are a resident in the United Kingdom or the Channel Islands, **we** will provide **you** with detailed guidance and advice over the phone about being or becoming a victim of **identity theft**.

This helpline is open 8am–8pm, seven days a week.

**Counselling Service**

**0344 893 9012**

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**We** will provide **you** with a confidential counselling service over the phone if **you** are aged 18 or over (or aged between 16 and 18 and in full-time employment). This includes, where appropriate, referral to relevant voluntary or professional services. **You** will pay any costs for using the services to which **we** refer **you**.

This helpline is open 24 hours a day, seven days a week.

**Online law guide and document drafting**

**You** can find plenty of useful legal advice and guidance for dealing with legal issues on **our** website, [www.dashouseholdlaw.co.uk](http://www.dashouseholdlaw.co.uk). **You** can also buy legal documents from the site, ranging from simple consumer complaint letters to wills.

**If you need a hand with anything, other than a claim get in touch by emailing us at [enquiries@pedalcover.co.uk](mailto:enquiries@pedalcover.co.uk)**

# Table of Contents

<b>Welcome to Pedal Cover</b> .....	<b>3</b>
Important information .....	3
Meeting your needs .....	3
The law that applies .....	3
<b>What words mean</b> .....	<b>4</b>
<b>Summary of policy limits</b> .....	<b>10</b>
<b>How to claim</b> .....	<b>11</b>
<b>How we settle claims</b> .....	<b>12</b>
Our obligations .....	12
<b>What we will pay in a claim</b> .....	<b>13</b>
<b>This policy doesn't cover</b> .....	<b>15</b>
<b>Minimum Security Criteria</b> .....	<b>16</b>
<b>Section 1 Buildings (if Selected)</b> .....	<b>17</b>
A – Core cover .....	17
B – Additional cover .....	19
C – Accidental damage .....	20
D – Property owner's liability .....	21
<b>Section 2 Contents</b> .....	<b>22</b>
A – Core cover .....	22
B – Additional cover .....	24
C – Accidental damage .....	25
D – Personal liability .....	26
E – Employer's liability .....	27
F – Tenant's liability .....	27
<b>Section 3 Personal Possessions</b> .....	<b>28</b>
A – Core cover .....	28
B – Additional cover .....	29

<b>Section 4 Pedal Cycles</b> .....	<b>30</b>
A – Theft from an insured location .....	30
B – Theft away from home .....	31
C – Accidental Damage .....	31
D – Taxi Reimbursement .....	32
E – Replacement Pedal Cycle Hire .....	32
F – Race Fee Cancellation .....	32
G – Public Liability .....	33
H – Personal Accident .....	34
Section 4 Exclusions .....	35
<b>Section 5 Family Legal Protection</b> .....	<b>36</b>
A – Employment disputes .....	37
B – Contract disputes .....	37
C – Personal injury .....	37
D – Clinical negligence .....	38
E – Property protection .....	38
F – Tax protection .....	39
G – Jury service and court attendance .....	39
H – Legal defence .....	39
I – Identity theft protection .....	40
Section 5 Exclusions .....	41
Section 5 Conditions .....	42
<b>Other policy conditions</b> .....	<b>44</b>
Claims conditions .....	44
General conditions .....	46
<b>How to make a complaint</b> .....	<b>49</b>
<b>Our regulators</b> .....	<b>51</b>

# Welcome to Pedal Cover

Thank you for insuring **your home** with Pedal Cover. Sections 1–4 of this insurance policy are underwritten by U K Insurance Limited trading as NIG. Section 5 is underwritten by DAS Legal Expenses Insurance Company Limited (**DAS**).

**We** are determined to provide **you** with outstanding customer service at all times and to make insuring with **us** as easy and trouble-free as possible.

This policy booklet provides all the details **you** need to know about **your** insurance policy. **Please read this alongside your schedule and home proposal confirmation, which, along with this policy booklet, form your Pedal Cover home insurance contract.**

## Important information

- Please read this policy booklet and **your** schedule to make sure **you** know exactly what **your** insurance covers.
- Check **your** proposal confirmation and **your** schedule, which sets out the information **you** have given **us**, carefully.

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If **you** think there is a mistake, or if **you** need to make changes, **you** should tell **us** immediately. If **you** don't give **us** correct information, or if **you** don't tell **us** about any changes, **your** policy may be invalidated, **we** may reject **your** claim or **we** may not pay **your** claim in full.

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## Meeting your needs

**We** have not given **you** a personal recommendation as to whether this policy is suitable for **your** specific needs.

## The law that applies

**You** and **we** may choose which law will apply to this contract. Unless both parties agree otherwise, English law will apply, but this choice of law does not restrict **your** rights under mandatory provisions of the law of the country where **you** permanently live.

**We** have supplied this policy and other information to **you** in English and **we** will continue to communicate with **you** in English.

# What words mean

So **you** know exactly where **you** stand, **we**'ve defined what certain terms mean in the context of this **policy**. Where **you** see a word written in **bold** in this document, it means there's a definition for it here.

The definitions listed below will apply to the whole policy, unless **we** say that they have a different meaning when used in particular sections of the policy.

- Accident, Accidental Damage** Is sudden and unintentional physical damage that happens unexpectedly
- Appointed representative** The **preferred law firm**, law firm, accountant or other suitably qualified person **we** will appoint to act on **your** behalf.
- Approved lock** A lock, which at the time of purchase by **you** was specified in the Master Locksmiths Association (MLA) 'Sold Secure' list of **pedal cycle** locks and is appropriate to the **cycle value** of **your pedal cycle**.
- **pedal cycle(s)** up to the **cycle value** of £1,500 require a Sold Secure Silver lock.
  - **pedal cycle(s)** exceeding a **cycle value** of £1,500 require a Sold Secure Gold lock.
- British Isles** England, Scotland, Wales, the Isle of Man, the Channel Islands, Northern Ireland and the Republic of Ireland.
- Buildings** **Your** private **home**, fixtures and fittings, swimming pools, permanently fixed hot tubs, tennis courts, patios, terraces, service tanks, drains, septic tanks, pipes and cables, central heating fuel storage tanks, drives, footpaths, garden walls, hedges, gates and fences.
- Business** Any employment, trade or profession.
- Common carrier** A person or company that transports goods or people for any person or company and that is responsible for any possible loss of the goods during transport.
- Contents** Household goods, **personal possessions**, camping equipment, **money**, satellite dishes, aerials and other articles which **you** are responsible for or that belong to **you**, domestic staff who live in or guests, except paying guests.
- × But not
    - vehicles
    - **pedal cycles**
    - any living creature
    - landlord's fixtures and fittings
    - securities, (financial certificates except those defined as **money**), certificates and documents, except driving licences and passports
    - any electrical or electronic equipment used for **business** purposes.

### Costs and expenses

- a) All reasonable and necessary costs chargeable by the **appointed representative** and agreed by **us** in accordance with the **DAS Standard Terms of Appointment**.
- b) The costs incurred by opponents in civil cases if **you** have been ordered to pay them, or **you** pay them with **our** agreement.

### Countries covered

- a) For Insured Incident **B Contract disputes** (other than in respect of disputes arising from **you** buying or selling **your** principal **home** or from **you** renting **your** principal **home** as a tenant) and Insured Incident **C Personal injury** under Section 5:

The United Kingdom of Great Britain and Northern Ireland, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Serbia, Switzerland and Turkey.

- b) For all other Insured Incidents:  
The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

### Cycle accessories

**Pedal cycle** related equipment and clothing owned by **you** and used in conjunction with the **pedal cycle** which are not essential to its operation, including but not limited to: jerseys, bib shorts, helmets, cycle shoes, saddle bags, cycle computers, bottle cages, bottles, clip on tri bars.

- x But not upgraded parts or components which should be included as part of the **pedal cycle** value.

### Cycle value

**You** may using one of the following options to value **your pedal cycle**:

- a) The price in GBP **you** paid to purchase a new or second hand **pedal cycle**, including the sum of any parts **you** purchased and which form part of **your pedal cycle** (including VAT).
- b) The price in GBP **you** paid to purchase new or second hand **pedal cycle accessories**, bike boxes, helmets and clothing (including VAT).
- c) For vintage or antique **pedal cycles** and **cycle accessories**, which are of particular worth due to their age, style or collectability, the sum shown in any valuation **you** provide to **us**, provided that such valuation is less than three years old and has been provided by a vintage cycle retailer or other suitably qualified valuation expert.
- d) The undiscounted replacement cost (at the time of purchase) for a new **pedal cycle** which when purchased from a recognised dealer, benefited from a significant and one-off discount.
- e) For custom builds, the price **you** paid for the sum of the parts excluding labour costs.

<b>DAS</b>	DAS Legal Expenses Insurance Company Limited
<b>DAS Standard Terms of Appointment</b>	The terms and conditions (including the amount <b>we</b> will pay to an <b>appointed representative</b> ) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee). Where a law firm is acting as an <b>appointed representative</b> the amount is currently £100 per hour. This amount may vary from time to time.
<b>Date of occurrence</b>	<ul style="list-style-type: none"><li>a) For civil cases (other than as specified under <b>(c)</b> below), the date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the <b>date of occurrence</b> is the date of the first of these events. (This is the date the event happened, which may be before the date <b>you</b> first became aware of it.)</li><li>b) For criminal cases, the date <b>you</b> began, or are alleged to have begun, to break the law.</li><li>c) For Insured Incident <b>F Tax protection</b> under Section 5, the date when HM Revenue &amp; Customs first notifies <b>you</b> in writing of its intention to make an enquiry.</li></ul>
<b>Deadbolt</b>	A lock that can only be moved to an open position by rotating a key.
<b>Endorsement</b>	An agreed change to the terms of the policy shown in <b>your</b> policy schedule.
<b>Excess</b>	The amount <b>you</b> must pay towards any claim.
<b>Home</b>	The main residence occupied by <b>you</b> , at the address shown in <b>your</b> schedule, including its domestic garages and outbuildings.
<b>Identity theft</b>	The theft or unauthorised use of <b>your</b> personal identification which has resulted in the unlawful use of <b>your</b> identity.
<b>Immovable object</b>	<ul style="list-style-type: none"><li>a) An object which cannot be undone or removed unless using extreme force (i.e. requiring the use of power tools or other machinery, not simple hand tools such as a spanner).</li><li>b) An object from which a <b>pedal cycle</b> cannot be lifted, either over or under, without having broken the <b>approved lock</b>.</li><li>c) A properly fixed motor vehicle <b>pedal cycle</b> rack which is locked to the vehicle which cannot be undone or removed unless using extreme force (i.e. requiring the use of power tools or other machinery, not simple hand tools such as a box cutter).</li><li>d) A <b>pedal cycle</b> rack supplied expressly for the purpose of securing <b>pedal cycles</b> which cannot be undone or removed unless using extreme force (i.e. requiring the use of power tools or other machinery, not simple hand tools such as a spanner), including those found at rail stations, city centres and places of work.</li></ul>

## Insured location

The locations below define acceptable locations where the **pedal cycle** can be stored permanently.

- a) **Your home** or temporary holiday accommodation, excluding domestic garages, outbuildings and sheds.
- b) A domestic garage, outbuilding or shed within the boundaries of **your home** or temporary holiday accommodation, accessed only by **you, your family** or persons residing with **you**. The shed must not have any exposed screws which can be removed to gain access.
- c) Self-contained, lockable room with restricted access within a hall of residence, boarding school or office.
- d) A communal hallway in a block of flats, or a purpose-built bike storage with restricted access within the immediate boundaries of **your home**, hall of residence or boarding school.
- ✘ But not
  - if the **pedal cycle** is visible from the outside of the structure
  - **pedal cycle** lockers or hangars where **you** pay for space
  - storage is on a public road or pavement.

## Money

Cash, bank notes, cheques, money orders, postal orders, traveller's cheques, savings certificates, share certificates, Premium Bonds, travel tickets, postage stamps (that are not part of a collection), phone cards, luncheon vouchers, and vouchers and cards with a cash value that belong to **you** and are not used for **business** purposes.

## Pedal cycle(s)

Any bicycle, tricycle, tandem or trailer cycle (powered by human pedalling and/or an electric battery with an output not exceeding 250w and 15.5 mph) as disclosed on the schedule, including all components, equipment upgrades, or cycle related equipment which form part of the **pedal cycle** and are essential to its operation and which are owned by **you** or for which **you** are legally responsible.

## Period of insurance

The period for which the policy covers **you** shown in **your** schedule.

## Personal possessions

**Valuables** and **sports equipment** that belong to **you** and luggage, clothes and any other items **you** normally wear or carry that belong to **you** or for which **you** are legally responsible.

- ✘ But not **pedal cycles** or **cycle accessories**.

### Pre-existing condition

- a) Any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy, allergy, or cancer for which **you** have ever received treatment (including surgery, tests or investigations by a doctor or a consultant/specialist or prescribed medication).
- b) Any psychiatric or psychological condition (including anxiety, stress and depression) for which **you** have suffered which **you** have received medical advice or treatment or been prescribed medication for in the last five years.
- c) Any medical condition for which **you** have received surgery, in-patient treatment or investigations in a hospital or clinic within the last 12 months, or for which **you** are prescribed medication.
- d) Any disease, illness or injury **you** are aware of but for which **you** have not had a diagnosis.

### Preferred law firm

A law firm or barristers' chambers **we** choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with **your** claim and must comply with **our** agreed service standard levels, which **we** audit regularly. They are appointed according to the **DAS Standard Terms of Appointment**.

### Professional customer representative

For these purposes is a claims handler or a company acting in a professional or a business capacity and may include, for example, claims management companies or loss assessors but would not include a person acting in a private capacity, for example a relative.

### Reasonable prospects

For civil cases, the prospects that **you** will recover losses or damages (or obtain any other legal remedy that **we** have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. **We**, or a **preferred law firm** on **our** behalf, will assess whether there are **reasonable prospects**.

### Sports equipment

Items used for sports activities, including sports clothes designed to be used for any sports activity.

- ✗ But not **pedal cycles** or **cycle accessories**.

### Valuables

Articles comprising:

- Sets of coins, stamps or medals.
- Furs.
- Items or sets or collections of gold, silver or other precious metals.
- Jewellery.
- Watches.
- Works of art.

## Vehicles

Any vehicle or toy propelled by a motor of any kind, caravans, trailers, hovercraft, aircraft, watercraft, land yacht, wind powered or assisted vehicles, as well as any of their keys, key-fobs, parts and accessories (except for removable entertainment or navigation equipment while it is removed from the vehicle).

- ✘ But not the following while being used for their intended purpose and by a person for whom they were designed:
  - ride-on lawnmowers
  - electrically powered wheelchairs and mobility scooters
  - electrically powered children's ride on toys
  - pedestrian controlled electrically powered golf trolleys
  - model watercraft
  - hand-propelled watercraft (such as a surfboard or rowing boat).

## We, Us, Our

U K Insurance Limited trading as NIG and/or such other authorised insurer as U K Insurance Limited may contract to underwrite any part of this policy.

Section 5 is underwritten by DAS Legal Expenses Insurance Company Limited (DAS) and DAS provides the Helpline Services.

## You, Your

The person or persons named in **your** schedule and any of the following who normally live with them: their husband, wife, partner (a person living with them as though married), civil partner, children, parents and other relatives normally living with them.

# Summary of policy limits

The following is a summary of the main policy limits. You should read the rest of this policy for the full terms and conditions.

<b>Buildings (if selected)</b>	<b>£750,000</b>
Alternative accommodation and rent	£25,000
Trace and access	£2,500
Property owner's liability	£2,000,000
<b>Contents (excluding pedal cycles)</b>	<b>£75,000</b>
Valuables inner limit	£22,500
Valuables single item limit unspecified items	£2,500
Alternative accommodation and storage	£15,000
Theft from outbuildings/garages other than pedal cycles	£5,000
Contents outside	£1,000
Money in the home	£500
Guest's belongings	£500
Credit card liability	£1,000
Tenant's liability	£10,000
Employer's liability	£5,000,000
Personal liability	£2,000,000
<b>Personal possessions (excluding pedal cycles)</b>	<b>Included</b>
Single item limit	£2,500
Money	£500
Theft from unattended motor vehicle (excl. pedal cycles)	£500
<b>Pedal cycles and cycle accessories</b>	<b>£25,000</b>
Single item limit	£10,000
Theft and accidental damage	Included
Taxi reimbursement	£100
Replacement pedal cycle hire	£250
Race fee cancellation	£250
Public liability	£2,000,000
Personal accident	£10,000/Loss of limb or sight £5,000
<b>Family legal protection</b>	<b>Included</b>
Legal costs and expenses	£50,000

# How to claim

## Family Legal Protection

**If your claim is in respect of cover provided under Section 5 Family Legal Protection:**

If **you** issue cannot be dealt with through legal advice and needs to be dealt with as a potential claim under this policy, phone **us** on: **0344 893 9011**

**We** will give **you** a reference number. At this point **we** will not be able to tell **you** whether **you** are covered but **we** will pass the information **you** have given **us** to **our** claims-handling teams and explain what to do next.

Please do not ask for help from a lawyer, accountant or anyone else before **we** have agreed that **you** should do so. If **you** do, **we** will not pay the costs involved even if **we** accept the claim. When phoning, please have **your** policy number at hand and mention that this is a Pedal Cover policy.

## All other claims

If you want to make a claim for buildings, contents or bicycle related covers, click [here](#) for the claims section of our website: [pedalcover.co.uk/contact-pedalcover#claims](http://pedalcover.co.uk/contact-pedalcover#claims) or you can phone Pedal Cover on: **0800 121 4424**

## IMPORTANT:

If **you** need to claim:

- **you** need to notify Pedal Cover as soon as possible
- don't make arrangements for replacement or repair before **you** call
- **You** will be expected to comply with the **Claims conditions** on page 44 of this policy.

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If **you** don't comply with any of the conditions above, if **you** make any claim which is in any way false, fraudulent or exaggerated, or if **you** support a claim with any false or fraudulent statement or documentation then **we** can do one or more of the following:

- 
- Void **your** policy.
  - May recover from **you** anything **we've** already paid **you** in relation to the claim.
  - Cancel **your** policy.
  - Change the terms of **your** policy, effective from the date that **you** first provided the information.
  - Refuse to deal with part or any of **your** claim, or reduce any claim payments.

If **you** make a liability claim **you** must

- send **us** any letter, claim, writ or summons in connection with the claim or potential claim as soon as **you** receive it, unanswered.
- get **our** written consent before admitting, denying, negotiating or settling a claim.

**We** may take over, defend or settle the claim, or take up any claim in **your** name for **our** own benefit. **You** must give **us** all the information and help **we** need.

# How we settle claims

If the **buildings** are damaged by any of the causes listed in Section 1, **we** will either:

- repair or rebuild the damaged part using **our** suppliers
- pay to repair or rebuild the damaged part using **your** suppliers
- make a cash payment.

For any item insured under Section 2 **Contents**, Section 3 **Personal Possessions** or Section 4 **Pedal Cycles**, that is lost or suffers **accidental damage** by any of the causes listed in those sections **we** will choose whether to:

- replace or repair the item or part
- pay the cost of replacing or repairing the item or part, up to the amount it would have cost to replace or repair using **our** own suppliers, or
- make a cash payment.

## Our Obligations

### Section 1 Buildings

If **we** can repair or rebuild the damaged part of **your building**, but **we** agree to use **your** suppliers or make a cash payment, **we** will only pay **you** what it would have cost **us** using **our** suppliers and therefore the amount **you** receive may be lower than the cost charged by **your** suppliers.

If **we** cannot repair or rebuild the damaged part, **we** will pay the full cost of rebuild or repair.

If the damage to the **buildings** isn't repaired or rebuilt, **we** may pay the difference between the market value of **your** property immediately before the damage and its value after the damage.

**We** may take off an amount for wear and tear if the **buildings** were not in a good state of repair at the time of the damage.

### Section 2 Contents, Section 3 Personal Possessions and Section 4 Pedal Cycles (including pedal cycle accessories)

**We** won't pay more than the amount it would have cost **us** to replace or repair using **our** own suppliers.

**We** do not have to use any **pedal cycle** dealer or distributor nominated or selected by **you**. However, if **your** preferred **pedal cycle** dealer or distributor will match the prices available to **us**, and work with **us** directly, **we** will consider **your** request.

**You** must accept that **we** may appoint a specialist, including carbon restoration experts, to investigate, repair and restore any **pedal cycle** claim on **our** behalf. You must retain any damaged **pedal cycles** for inspection unless **we** have advised otherwise.

If appropriate parts or replacement items are not available, **we** will pay the full cost of the item, provided the sum insured is adequate.

In the case of mobile phone replacements, these will be replaced with a Grade A refurbished phone that comes with a 12 month warranty. This is a like new handset, which has been thoroughly cleaned and comes with the following (when required): a new battery, replacement parts and a new outer shell.

# What we will pay in a claim

## Section 1 Buildings

The most **we** will pay is the total sum insured shown on **your** schedule or the full rebuild cost of **your building**, whichever is less, plus any amounts to which **you** are entitled under Section 1B Additional covers.

- ✗ **We** won't pay to alter or restore any undamaged part of the **buildings** or to replace or alter any undamaged items solely because they are part of a set, suite, group or collection, unless they are part of a bathroom suite or fitted kitchen and the damaged parts can't be repaired or replaced.

## Section 2 Contents

The most **we** will pay for any claim will be the **contents** sum insured shown in **your** schedule or the value for items being claimed for, up to the limits shown in **your** schedule or such other limits that may be stated in this policy.

On top of **your** total sum insured, **we** will also pay for any amounts to which **you** are entitled under Section 2B Additional covers.

## Section 3 Personal Possessions

The most **we** will pay for **personal possessions** will be up to:

- the sum insured for a specified item
- £2,500 for any single unspecified item, set or collection
- £500 for theft from an unattended motor **vehicle**, (**pedal cycles** are covered under section 4)

## Section 4 Pedal Cycles

The most **we** will pay for any **pedal cycle** will be the sum insured shown on **your** schedule or the value of the **pedal cycle** whichever is less.

Where there is a partial loss **we** will pay the proportionate **cycle value** of the damaged item(s) being claimed for rather the full **pedal cycle** replacement cost as new. For a bespoke build, this may be restricted to the **cycle value** for the individual damaged part.

## Section 5 Family Legal Protection

The most **we** will pay for this cover is as set out in Section 5 of this policy.

## Underinsurance

If the sum insured isn't enough to cover:

- the cost to rebuild **your buildings**
- the cost to replace all of the **contents** of **your home** as new
- the **cycle value**
- the cost to replace specified items

in respect of those items which are underinsured **we** will reduce any payment in line with the premium shortfall. For example, if **your** premium was 75% of what it would have been if the sum insured was enough to rebuild **your buildings**, **we** will pay no more than 75% of **your buildings** claim.

### **Your excess**

**You** will have to pay any **excesses** shown in **your** schedule. This includes the specific **excess** for:

- subsidence (applicable to Section 1A Buildings where operative)
- escape of water (applicable to Section 2A Contents and Section 1A where operative).

**We** will only take off one **excess** for each claim, unless there is an **endorsement** shown in **your** policy schedule to say otherwise. If **we** have asked one of **our** suppliers to deal with all or part of **your** claim, **we** may ask them to collect the **excess** from **you**.

### **Sets and suites**

If part of a set, suite, group or collection of items is lost or damaged, **we** will not pay the cost to replace or alter any of the undamaged items solely because they are part of the same set, suite, group or collection.

If **we** ask **you** to, **you** will have to give up the undamaged parts of the set or suite to **us** where the full replacement cost has been paid.

### **Our guarantee**

In respect of any claim for **buildings**, **we** guarantee any work carried out by **our** suppliers for 12 months. **We** don't provide any guarantee for work carried out by a supplier chosen and instructed by **you**.

### **Specified items and pedal cycles**

If **you** claim for an item listed in **your** schedule or a **pedal cycle**, **you** will need to give **us** proof of the item's value and any relevant **approved locks**. **You** must keep receipts and copies of valuations, where reasonable.

### **Reducing your sum insured**

**We** will not reduce the sum insured after paying a claim.

# This policy doesn't cover

## Just like most insurers, we don't cover:

- ✘ Wear and tear
- ✘ Maintenance and routine decoration
- ✘ Loss or damage because of the lack of maintenance and/or routine decoration
- ✘ Reduction in value
- ✘ Damage caused by rot, fungus, woodworm, beetles, moths, insects or vermin
- ✘ The cost of repairing, replacing any item following a mechanical or electrical fault or breakdown, or where it has failed or stopped working despite there being no apparent damage
- ✘ Damage caused by cleaning, dyeing, renovating, altering, re-styling, repairing or restoring an item
- ✘ Tearing, scratching, chewing, vomiting, fouling, urinating or denting by any domestic animal
- ✘ Any damage caused gradually
- ✘ Faulty workmanship, faulty design or the use of faulty materials
- ✘ Items held or used for **business** purposes except those listed as **business equipment** in the definitions
- ✘ Any drop in the market value of **your home** caused by rebuilding or repairing damage to **your buildings**
- ✘ Any loss, damage or legal liability caused, or allowed to be caused, by the deliberate, wilful or malicious act of **you** or any paying guest or tenant
- ✘ Any loss, damage or legal liability resulting from the illegal acts of **you** or any paying guest or tenant
- ✘ Any pre-existing loss or damage that happened before **your** cover started
- ✘ Any loss, damage or legal liability caused by radioactive contamination. This is:
  - ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste from burning nuclear fuel
  - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
- ✘ war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution or similar event
- ✘ sonic bangs from aircraft or other flying objects travelling at or above the speed of sound
- ✘ pollution or contamination unless it is caused by oil leaking from any fixed heating installation or domestic appliance, in **your home**
- ✘ failure of computers and electrical equipment caused by computer viruses
- ✘ terrorism by a person or people acting alone or in connection with any organisation or government, using biological, chemical or nuclear force or contamination.

# Minimum Security Criteria

In order for **us** to insure **you** against theft at **home** or from a vehicle or from **your** temporary holiday accommodation, **you** must meet **our** minimum security requirements first. If **you** cannot demonstrate **you** have met these criteria, **we** reserve the right to decline the claim. Note that **Pedal cycles** have their own specific security criteria in Section 4.

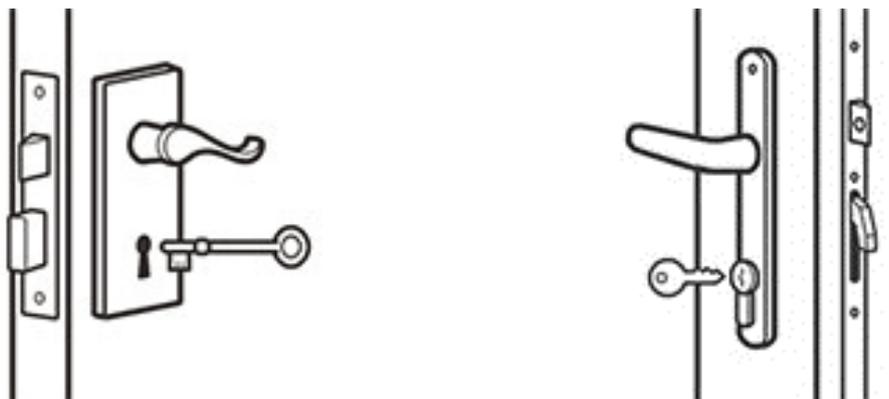
✓ **Your home** or temporary holiday accommodation.

✗ But not:

- domestic garages, outbuildings and sheds

🔒 **You** must lock all final exit doors with a deadbolt, and where **you** have them, all window locks and alarms must be in operation.

**Examples of deadbolts:**



✓ Your domestic garage, outbuilding or shed within the boundaries of **your home**

🔒 **You** must secure all external doors by a deadbolt or a CEN Grade 3 closed shackle padlock, and any window locks must be in operation.

✓ A self-contained, lockable room with restricted access within a college or university hall of residence or boarding school.

🔒 **You** must lock all final exit doors of the room, and all window locks must be in operation.

✓ **Your** vehicle.

🔒 **You** must store all items within a closed glove box or covered boot, and **you** must lock all windows and doors including the boot. **You** must also switch on an alarm if the vehicle has one.

✓ **Pedal Cycles.**

🔒 Please refer to the specific security criteria Section 4.

# Section 1 Buildings (if selected)

## A – Core cover

Your buildings are covered for loss or damage caused by	
What is covered?	What is not covered?
<p>✓ <b>Storm or flood.</b></p>	<p>✗ damage to fences, gates or hedges</p> <p>✗ damage from frost.</p>
<p>✓ <b>Water or oil escaping from:</b></p> <ul style="list-style-type: none"> <li>– fixed water or heating systems</li> <li>– underground drains and pipes</li> <li>– domestic appliances</li> <li>– storage tanks.</li> </ul>	<p>✗ subsidence, heave or landslip damage caused by escaping water or oil under this section. <b>You</b> may have cover under the section ‘Subsidence or heave of the site on which <b>your home</b> stands, or landslip’</p> <p>✗ tanks, pipes, appliances or heating systems themselves</p> <p>✗ costs to remove and replace any part of the <b>buildings</b> to find and repair the source of any water or oil leaks. However, you may have cover under the Trace and Access section</p> <p>✗ damage caused by the failure, wear and tear or lack of grouting or sealant</p> <p>✗ loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in <b>your home</b></p> <p>✗ loss or damage when it has been more than 60 days since <b>you</b> last slept at <b>your home</b> on a regular basis (which doesn’t include occasional visits or stays).</p>
<p>✓ <b>Trace and Access.</b> We will pay up to £2,500 to remove and replace any part of the <b>buildings</b> to find the source of any water or oil escaping from tanks, pipes, appliances or fixed heating systems that is causing damage to the <b>buildings</b>.</p>	<p>✗ tanks, pipes, appliances or heating systems themselves.</p>
<p>✓ <b>Theft or attempted theft.</b></p>	<p>✗ damage caused by paying guests or tenants</p> <p>✗ loss or damage when it has been more than 60 days since you last slept at <b>your home</b> on a regular basis (which doesn’t include occasional visits or stays).</p>
<p>✓ <b>Fire, explosion, lightning, earthquake and smoke.</b></p>	<p>✗ loss or damage caused by:</p> <ul style="list-style-type: none"> <li>– heat distortion unless accompanied by flames</li> <li>– tobacco burns, unless accompanied by flames.</li> </ul>
<p>✓ <b>Being hit by vehicles, aircraft, flying objects and animals.</b> We also cover damage from anything that drops from an aircraft or flying object.</p>	

A – Core cover, continued

Your buildings are covered for loss or damage caused by	
What is covered?	What is not covered?
<p>✓ <b>Subsidence or heave of the site on which your home stands, or landslip</b> including:</p> <ul style="list-style-type: none"> <li>– solid floor slabs, but only if <b>your home's</b> foundations are damaged at the same time and by the same cause.</li> <li>– outdoor swimming pools, tennis courts, patios, terraces, service tanks, drains, septic tanks, pipes and cables, central heating fuel storage tanks, drives, footpaths, garden walls, hedges, gates or fences – but only if <b>your home</b> is damaged at the same time and by the same cause.</li> </ul>	<p>✗ damage from:</p> <ul style="list-style-type: none"> <li>– normal bedding down of new structures or shrinkage</li> <li>– settling of newly made up ground</li> <li>– coastal or river erosion</li> <li>– demolition or structural repairs or alterations to <b>your buildings</b>.</li> </ul>
<p>✓ <b>Vandalism or malicious acts.</b></p>	<p>✗ damage caused by paying guests or tenants.</p> <p>✗ loss or damage when it has been more than 60 days since <b>you</b> last slept at <b>your home</b> on a regular basis (which doesn't include occasional visits or stays).</p>
<p>✓ <b>Falling trees or branches.</b></p>	<p>✗ damage to fences, gates or hedges.</p>
<p>✓ <b>Loss or damage caused by falling TV aerials, radio aerials, satellite dishes and their fittings.</b></p>	<p>✗ damage to the TV aerials, radio aerials, satellite dishes and their fittings themselves. This is covered under Section 2 (Contents).</p>
<p>✓ <b>Frost damage to water pipes and tanks.</b></p>	<p>✗ water pipes or tanks that are outside</p> <p>✗ water pipes or tanks in outbuildings</p> <p>✗ loss or damage when it has been more than 60 days since <b>you</b> last slept at <b>your home</b> on a regular basis (which doesn't include occasional visits or stays).</p>
<p>✓ <b>Riot, civil unrest, labour disputes or political disturbance.</b></p>	
<p>✓ <b>Weight of snow.</b> This includes cover for garages and outbuildings, but only if they are built of brick, stone or concrete and have a tile or slate roof.</p>	<p>✗ damage to fences, gates and hedges.</p>

**B – Additional cover**

<b>You're covered for</b>	
<b>What is covered?</b>	<b>What is not covered?</b>
<p>✓ <b>Service pipes and cables.</b> We will pay for <b>accidental damage</b> to underground drains, pipes, cables and tanks which <b>you</b> are legally responsible for and which provide services to or from <b>your home</b>.</p>	<p>✗ <b>We</b> won't pay for loss or damage when it has been more than 60 days since <b>you</b> last slept at <b>your home</b> on a regular basis (which doesn't include occasional visits or stays).</p>
<p>✓ <b>Loss of keys.</b> We will pay to replace and fit locks on the outside doors of <b>your home</b> or to any safe or alarm system in <b>your home</b>, if the keys have been lost or stolen</p>	
<p>✓ <b>Alternative accommodation, kennel fees and lost rent.</b> We will pay up to £25,000, in total, for alternative accommodation for <b>you</b> and kennel fees for <b>your</b> pets, and lost rent, if:</p> <ul style="list-style-type: none"> <li>– <b>your home</b> is uninhabitable while it is being repaired, due to a valid claim <b>you</b> have made under Section 1.</li> <li>– <b>your home</b> is occupied by squatters.</li> </ul> <p>Alternative accommodation where appropriate will be reflective of the individuals' needs. Each claim will be reviewed taking into account the duration, location and occupancy and will continue for the shortest amount of time necessary to restore <b>your home</b> to a habitable condition.</p>	<p>✗ any subscription based services to <b>your</b> alternative accommodation</p> <p>✗ any costs associated with keeping livestock and/or horses.</p> <p>Please note <b>we</b> may not pay for costs <b>you</b> incur without <b>our</b> prior agreement.</p>
<p>✓ <b>Clearance costs.</b> We will pay the costs of clearing the site and making it safe if <b>we</b> need to before repairing or rebuilding the <b>buildings</b> after damage covered under Section 1.</p>	
<p>✓ <b>Professional fees.</b> We will pay fees for chartered architects, surveyors, suitably qualified consultants and legal fees necessary for <b>us</b> to rebuild <b>your home</b>.</p>	<p>✗ <b>We</b> won't pay any fees for preparing <b>your</b> claim.</p>
<p>✓ <b>Government or local authority regulations and requirements.</b> We will pay the additional costs of rebuilding or repairing the damaged part of the <b>buildings</b> only if this is necessary to comply with any government or local authority regulations and requirements after damage covered under Section 1.</p>	<p>✗ <b>We</b> won't pay if <b>you</b> were told about the requirement before the damage happened.</p>

**C – Accidental damage**

<p><b>This cover is optional and is only applicable if shown as operative in your schedule</b></p>	
<p><b>You're covered for</b></p>	
<p><b>What is covered?</b></p>	<p><b>What is not covered?</b></p>
<p>✓ <b>Accidental damage to the buildings.</b></p>	<ul style="list-style-type: none"> <li>✗ damage caused by any paying guest or tenant</li> <li>✗ <b>We</b> won't pay for loss or damage when it has been more than 60 days since <b>you</b> last slept at <b>your home</b> on a regular basis (which doesn't include occasional visits or stays)</li> <li>✗ damage by a cause listed in or specifically excluded by Section 1A, other than tobacco burns or loss or damage caused by water overflowing from sinks, wash basins, bidets, showers; and baths as a result of taps being left on in <b>your home</b>.</li> </ul>

**D – Property owner’s liability**

<b>You’re covered for</b>	
<b>What is covered?</b>	<b>What is not covered?</b>
<p>✓ <b>We</b> will pay up to £2,000,000 to cover <b>your</b> legal liability for damages <b>you</b> have to pay if someone makes a claim against <b>you</b> for:</p> <ul style="list-style-type: none"> <li>– accidental death or illness of, or bodily injury to, any person</li> <li>– accidental loss of or damage to property.</li> </ul> <p>This will also include costs, expenses and legal fees for defending <b>you</b>, if <b>we</b> have agreed this in writing beforehand.</p> <p><b>We will pay if</b></p> <p>The death, illness, bodily injury, loss or damage must be caused solely by <b>you</b>, either as owner of <b>your</b> current <b>home</b>, or by defective work carried out by <b>you</b> or on <b>your</b> behalf to any private residence within the United Kingdom that <b>you</b> used to own.</p> <p><b>Previous homes</b></p> <p>If the claim is for a <b>home you</b> used to own and live in, <b>you</b> must not be covered by any other insurance, and <b>you</b> must no longer have any interest in that property.</p>	<p>✗ any liability that arises solely from <b>you</b> occupying <b>your home</b> other than <b>your</b> legal liability as owner of the property</p> <p>However if <b>you</b> have <b>our contents</b> cover, this covers liabilities arising from <b>you</b> occupying <b>your</b> home.</p> <p>✗ damages resulting from claims made against <b>you</b> for:</p> <ul style="list-style-type: none"> <li>– death or illness of or bodily injury to <b>you</b> or <b>your</b> domestic staff</li> <li>– damage to property belonging to or in the custody or control of <b>you</b> or <b>your</b> domestic staff</li> <li>– death, injury, loss or damage caused by any <b>business</b></li> <li>– any liability created by an agreement, unless <b>you</b> would have had that liability anyway</li> <li>– any incident that happens outside the <b>period of insurance</b>.</li> </ul>

## Section 2 Contents

We do not cover **pedal cycles** or **cycle accessories** under this **contents** section. See Section 4 for **pedal cycle** coverage.

### A – Core cover

The contents in your home are covered for damage caused by	
What is covered?	What is not covered?
<ul style="list-style-type: none"> <li>✓ <b>Storm or flood.</b></li> </ul>	
<ul style="list-style-type: none"> <li>✓ <b>Water or oil escaping from:</b> <ul style="list-style-type: none"> <li>– fixed water or heating systems</li> <li>– underground drains and pipes</li> <li>– domestic appliances</li> <li>– storage tanks.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>✗ subsidence, heave or landslip damage caused by escaping water or oil under this section. <b>You</b> may have cover under the section ‘Subsidence or heave of the site on which <b>your home</b> stands, or landslip’</li> <li>✗ tanks, pipes, appliances or heating systems themselves</li> <li>✗ damage caused by the failure, wear and tear or lack of grouting or sealant</li> <li>✗ loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in <b>your home</b></li> <li>✗ loss or damage when it has been more than 60 days since <b>you</b> last slept at <b>your home</b> on a regular basis (which doesn’t include occasional visits or stays).</li> </ul>
<ul style="list-style-type: none"> <li>✓ <b>Theft or attempted theft from your home.</b></li> <li>✓ <b>We</b> will pay up to £5,000 for any <b>contents</b> claim following a theft from <b>your</b> garage or outbuildings.</li> </ul>	<ul style="list-style-type: none"> <li>✗ loss by deception, unless the only deception used is to get into <b>your home</b></li> <li>✗ loss of <b>money</b> unless force and violence is used to get into or out of <b>your home</b></li> <li>✗ loss or damage caused by paying guests or tenants, or while <b>your home</b> or any part of it is let</li> <li>✗ loss or damage when it has been more than 60 days since <b>you</b> last slept at <b>your home</b> on a regular basis (which doesn’t include occasional visits or stays).</li> </ul>
<ul style="list-style-type: none"> <li>✓ <b>Fire, explosion, lightning, earthquake and smoke.</b></li> </ul>	<ul style="list-style-type: none"> <li>✗ loss or damage caused by heat distortion or tobacco burns, unless accompanied by flames.</li> </ul>

**A – Core cover, continued**

<b>You're covered for</b>	
<b>What is covered?</b>	<b>What is not covered?</b>
<p>✓ <b>Being hit by vehicles, aircraft, flying objects, animals or from anything that drops from an aircraft or flying object.</b></p>	<p>✗ damage caused by pets.</p>
<p>✓ <b>Subsidence or heave of the site on which your home stands, or landslip.</b></p>	<p>✗ loss or damage caused by:</p> <ul style="list-style-type: none"> <li>– normal bedding down of new structures or shrinkage</li> <li>– settling of newly made up ground</li> <li>– coastal or river erosion</li> <li>– demolition or structural repairs or changes to <b>your home</b>.</li> </ul>
<p>✓ <b>Vandalism or malicious acts.</b></p>	<p>✗ Loss or damage caused by paying guests or tenants</p> <p>✗ loss or damage when it has been more than 60 days since <b>you</b> last slept at <b>your home</b> on a regular basis (which doesn't include occasional visits or stays).</p>
<p>✓ <b>Falling trees or branches</b></p>	
<p>✓ <b>Falling TV aerials, radio aerials, satellite dishes and their fittings</b></p>	
<p>✓ <b>Riot, civil unrest, labour disputes or political disturbance</b></p>	

**B – Additional cover**

<b>You're covered for</b>	
<b>What is covered?</b>	<b>What is not covered?</b>
<p>✓ <b>Frozen and chilled foods.</b> We will pay the cost of replacing any food in <b>your</b> freezer or fridge that is lost or damaged by the temperature rising or falling, or by the refrigerant or refrigerant fumes escaping.</p>	<p>✗ if <b>your</b> freezer or fridge is over 10 years old, unless it is regularly serviced</p> <p>✗ loss or damage resulting from a deliberate act or neglect by <b>you</b>, or by <b>your</b> electricity provider or their employees or agents</p> <p>✗ for loss or damage when it has been more than 60 days since <b>you</b> last slept at <b>your home</b> on a regular basis (which doesn't include occasional visits or stays).</p>
<p>✓ <b>Loss of keys.</b> We will pay to replace and fit locks on the outside doors of <b>your home</b> or to any safe or alarm system in <b>your home</b>, if the keys have been lost or stolen.</p>	
<p>✓ <b>Moving home.</b> We will pay for loss of or damage to <b>your contents</b> by a cause listed under Sections 2A and 2C while the <b>contents</b> are being moved from <b>your home</b> to another private property that <b>you</b> are going to live in permanently within the <b>British Isles</b>. This includes cover while the <b>contents</b> are temporarily stored for up to 72 hours.</p>	<p>✗ loss or damage:</p> <ul style="list-style-type: none"> <li>– to money</li> <li>– to china, glass, earthenware or other fragile items</li> <li>– caused by any paying guest or tenant.</li> </ul>
<p>✓ <b>Oil and metered water.</b> We will pay for the value of oil from a domestic heating installation and/or metered water that is lost by a cause insured under Section 2A.</p>	
<p>✓ <b>Alternative accommodation, kennel fees and storage.</b> We will pay up to £15,000 if <b>your home</b> is uninhabitable following a valid claim made under Section 2A or 2C for:</p> <ul style="list-style-type: none"> <li>– the cost of providing alternative accommodation for <b>you</b> and kennel fees for <b>your</b> pets while <b>your home</b> is being repaired</li> <li>– the cost of temporarily storing <b>your contents</b> while <b>your home</b> is uninhabitable.</li> </ul> <p><b>We</b> will only provide cover for <b>your contents</b> if:</p> <ul style="list-style-type: none"> <li>– they aren't covered by any other insurance policy</li> <li>– <b>we</b> have arranged for their temporary storage.</li> </ul>	<p>✗ any subscription based services to <b>your</b> alternative accommodation</p> <p>✗ any costs associated with keeping livestock and/or horses.</p> <p>Please note <b>we</b> may not pay for costs <b>you</b> incur without <b>our</b> prior agreement.</p> <p>Alternative accommodation where appropriate will be reflective of the individuals' needs. Each claim will be reviewed taking into account the duration, location and occupancy and will continue for the shortest amount of time necessary to restore/replace <b>your contents</b> and/or to make <b>your home</b> habitable.</p>

**B – Additional cover, continued**

<b>You're covered for</b>	
<b>What is covered?</b>	<b>What is not covered?</b>
<p>✓ <b>Contents outside.</b> We will pay up to £1,000 for loss of or damage to <b>your contents</b> from any of the causes listed under Sections 2A and 2C while they are outside but within the boundaries of <b>your home</b>.</p>	<ul style="list-style-type: none"> <li>✗ loss of <b>money</b></li> <li>✗ loss or damage when it has been more than 60 days since <b>you</b> last slept at <b>your home</b> on a regular basis (which doesn't include occasional visits or stays).</li> </ul>
<p>✓ <b>Credit card liability.</b> We will pay up to £1,000 for <b>your</b> or <b>your</b> family's liability under the terms of any credit card, cheque card or cash dispenser card agreement as a direct result of its theft from <b>your home</b> and following its unauthorised use by any person not related to or living with <b>you</b>.</p>	<ul style="list-style-type: none"> <li>✗ the first £100 of any claim</li> <li>✗ any loss unless <b>you</b> or <b>your</b> family have complied with the terms and conditions of the card issuing authority</li> <li>✗ any loss or claim due to accounting errors or omissions</li> <li>✗ any loss not reported to the police</li> <li>✗ any loss not reported to the card issuing company within 24 hours of the loss being discovered</li> <li>✗ any card used for trade, professional or business purposes.</li> </ul>

**C – Accidental damage**

<b>This cover is optional and is only applicable if shown as operative in your schedule</b>	
<b>You're covered for</b>	
<b>What is covered?</b>	<b>What is not covered?</b>
<p>✓ <b>Accidental damage to your contents.</b> We will pay for <b>accidental damage</b> to <b>your contents</b> while they are in <b>your home</b> or being moved to <b>your new home</b>.</p>	<ul style="list-style-type: none"> <li>✗ damage to <b>money</b></li> <li>✗ damage caused by any paying guest or tenant</li> <li>✗ loss or damage when it has been more than 60 days since <b>you</b> last slept at <b>your home</b> on a regular basis (which doesn't include occasional visits or stays)</li> <li>✗ damage by a cause listed in or specifically excluded by Section 2A, other than: <ul style="list-style-type: none"> <li>– tobacco burns</li> <li>– loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in <b>your home</b>.</li> </ul> </li> </ul>

D – Personal liability

You're covered for	
What is covered?	What is not covered?
<p>✓ Liabilities arising from <b>you</b> occupying <b>your home</b> and <b>your</b> personal liabilities as a private individual in and away from <b>your home</b>.</p> <p><b>We</b> will pay up to £2,000,000 to cover <b>your</b> legal liability for damages <b>you</b> have to pay if someone makes a claim against <b>you</b> during the <b>period of insurance</b> for:</p> <ul style="list-style-type: none"> <li>– accidental death or illness of, or bodily injury to, any person</li> <li>– accidental loss of or damage to property.</li> </ul> <p>This will also include costs, expenses and legal fees for defending <b>you</b>, if <b>we</b> have agreed this in writing.</p> <p>Any liability that arises solely from <b>you</b> owning <b>your home</b> is not covered under this section. However, <b>you</b> may have cover under 'Property owner's liability' if <b>you</b> have <b>our buildings</b> cover.</p> <p>✗ But not:</p> <ul style="list-style-type: none"> <li>– Any liability that arises out of the ownership or use of <b>your pedal cycle(s)</b>. However, <b>you</b> may have cover under 'Public liability' of <b>our pedal cycle</b> section.</li> </ul>	<p>✗ Any liability relating to:</p> <ul style="list-style-type: none"> <li>– death or illness of, or bodily injury to, <b>you</b> or <b>your</b> domestic staff</li> <li>– damage to property belonging to or being looked after by <b>you</b> or <b>your</b> domestic staff</li> <li>– death, illness, injury, loss or damage caused by: <ul style="list-style-type: none"> <li>– <b>you</b> owning or occupying any land or building except <b>your home</b> or temporary holiday accommodation</li> <li>– any <b>business</b></li> <li>– an agreement, unless that liability would have existed anyway</li> </ul> </li> <li>– <b>you</b> owning, keeping or using any: <ul style="list-style-type: none"> <li>– <b>vehicles</b>, except caravans and trailers while they are not being towed</li> <li>– <b>pedal cycles</b></li> <li>– drones or model aircraft</li> <li>– animals except domestic pets</li> <li>– horses, ponies, donkeys or mules</li> <li>– dangerous dogs as described under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1983 and any updates to that legislation</li> </ul> </li> <li>– any disease that can be passed from one person to another.</li> </ul> <p>Liability for accidental death or illness of, or bodily injury to, <b>your</b> domestic staff is covered under Section 2E Employer's liability.</p>

## E – Employer’s liability

<b>You’re covered for</b>	
<b>What is covered?</b>	
<p>✓ <b>We</b> will pay up to £5,000,000 to cover damages <b>you</b> become legally liable to pay for any claim caused by a single incident involving accidental death or illness of, or bodily injury to, <b>your</b> domestic staff.</p> <p>This will also include costs, expenses and legal fees for defending <b>you</b>, if <b>we</b> have agreed this in writing beforehand.</p> <p><b>We</b> only cover incidents that happen within the <b>period of insurance</b> on <b>your</b> schedule.</p>	

## F – Tenant’s liability

<b>You’re covered for</b>	
<b>What is covered?</b>	<b>What is not covered?</b>
<p>✓ <b>We</b> will pay up to £15,000 for any claim resulting from a single incident for amounts <b>you</b> become legally liable to pay as a tenant of <b>your home</b> for damage caused to the <b>buildings</b> by any cause covered by Section 1A.</p> <p>This also includes any amounts <b>you</b> become legally liable to pay for <b>accidental damage</b> to:</p> <ul style="list-style-type: none"> <li>– underground drains, pipes, cables and tanks which <b>you</b> are legally responsible for and which provide services to or from <b>your home</b></li> <li>– fixed glass in windows, doors or roofs, fixed ceramic hobs, sinks and bathroom fittings in <b>your home</b>.</li> </ul>	<ul style="list-style-type: none"> <li>✗ breakages caused by <b>your</b> paying guests or tenants</li> <li>✗ loss or damage when it has been more than 60 days since <b>you</b> last slept at <b>your home</b> on a regular basis (which doesn’t include occasional visits or stays).</li> </ul>

## Section 3 Personal Possessions

We do not cover **pedal cycles** or **cycle accessories** under this section. See Section 4 for **pedal cycle** coverage.

### A – Core cover

Your personal possessions are covered for	
What is covered?	What is not covered?
<p>✓ <b>Accidental loss and damage.</b> We will pay for accidental loss of or damage to:</p> <ul style="list-style-type: none"> <li>– <b>your personal possessions</b></li> <li>– any other items listed on <b>your</b> schedule under 'Personal possessions'</li> </ul> <p>while they are within the <b>British Isles</b>.</p> <p>This includes cover for possessions stolen from <b>your</b> unattended <b>vehicle</b>, but only if the <b>vehicle</b> is locked and <b>your</b> possessions are hidden from view in a closed glove compartment or locked boot.</p>	<ul style="list-style-type: none"> <li>✗ any electric or electronic items used for <b>business</b> purposes</li> <li>✗ <b>vehicles</b></li> <li>✗ watercraft propelled by hand (such as a surfboard or rowing boat)</li> <li>✗ <b>sports equipment</b> while it is in use</li> <li>✗ camping equipment while it is set up or in use</li> <li>✗ items taken by Customs or other officials</li> <li>✗ <b>money</b> other than as provided for by Section 3B Additional Cover</li> <li>✗ loss or damage for theft involving deception</li> <li>✗ loss or damage by any paying guest or tenant</li> <li>✗ loss or damage covered under Section 2A.</li> </ul>

**B – Additional cover**

We don't pay for anything that is excluded under Section 3A.

<b>You're covered for</b>	
<b>What is covered?</b>	<b>What is not covered?</b>
<ul style="list-style-type: none"> <li>✓ <b>Items in a bank.</b> We will pay for accidental loss of or damage to items listed on <b>your</b> schedule as being in a bank or safe deposit box.</li> <li>✓ <b>We</b> will also cover items when they are taken out of the bank or safe deposit box if <b>we</b> have agreed that they can be temporarily taken out.</li> </ul>	
<ul style="list-style-type: none"> <li>✓ <b>Money.</b> We will pay up to £1,000 for the theft or accidental loss of <b>money</b> which is either with <b>you</b>, or which <b>you</b> have left in a secure place, anywhere in the world. <b>You</b> must report the theft or loss to the police within 24 hours.</li> </ul>	<ul style="list-style-type: none"> <li>✗ shortages caused by mistake (e.g. someone short-changing <b>you</b>)</li> <li>✗ any loss in value (e.g. as a result of currency devaluation)</li> <li>✗ <b>money</b> confiscated by Customs or other officials.</li> </ul>
<ul style="list-style-type: none"> <li>✓ <b>Overseas travel.</b> We will cover items that are insured under Section 3A for up to 60 days in any one policy year, while they are temporarily outside the <b>British Isles</b>. <b>You</b> must either have the items with <b>you</b>, or have left them in a secure place.</li> </ul>	

## Section 4 Pedal Cycles

Loss of or damage to **your pedal cycle(s)** including **cycle accessories** are covered as follows:

### A – Theft from an insured location:

#### What is covered

We will cover your pedal cycle for theft, stored in the following insured locations, subject to the security requirements:	Security requirements for each location:
<p>✓ <b>Location A – your home</b> or temporary holiday accommodation.</p> <p>✗ But not:</p> <ul style="list-style-type: none"> <li>– domestic garages, outbuildings and sheds</li> <li>– <b>pedal cycles</b> stored outside in the open air.</li> </ul>	<p>🔒 All external security devices must be in operation. e.g., <b>you</b> need to lock <b>your</b> final exit doors, and put <b>your</b> alarm on (if <b>you</b> have one).</p>
<p>✓ <b>Location B</b> – a domestic garage, outbuilding or shed within the boundaries of <b>your home</b> or temporary holiday accommodation, accessed only by <b>you, your family</b> or persons residing with <b>you</b>.</p>	<p>🔒 If all external doors are secured by a <b>deadbolt</b> or a CEN Grade 3 closed shackle padlock, <b>pedal cycles</b> do <u>NOT</u> need to be locked to an <b>immovable object</b>.</p> <p>🔒 Otherwise <b>pedal cycles</b> must be secured through the frame, with an <b>approved lock</b>, to an <b>immovable object</b> within the structure.</p> <p>🔒 In addition to external security requirements, <b>pedal cycles</b> valued over £1,500, stored in a wooden shed, must be secured through the frame by an <b>approved lock</b> to an <b>immovable object</b>. The shed must not have any exposed screws which can be removed to gain access.</p>
<p>✓ <b>Location C</b> – a self-contained, lockable room with restricted access within a university hall of residence, boarding school or office.</p>	<p>🔒 All external security devices must be in operation. E.g., <b>you</b> need to lock <b>your</b> final exit doors, and put <b>your</b> alarm on (if <b>you</b> have one).</p>
<p>✓ <b>Location D</b> – a communal hallway in a block of flats, or a purpose-built bike storage with restricted access within the immediate boundaries of <b>your home</b>, university hall of residence or boarding school.</p> <p>✗ But not:</p> <ul style="list-style-type: none"> <li>– <b>pedal cycle</b> lockers or hangars, where <b>you</b> pay for space</li> <li>– if the storage is on a public road or pavement.</li> </ul>	<p>🔒 <b>Pedal cycle(s)</b> must be secured through the frame by an <b>approved lock</b> to an <b>immovable object</b> within the structure</p> <p>🔒 The <b>pedal cycle</b> must not be visible from the outside of a purpose-built bike storage unit.</p>

#### What is not covered?

- ✗ Theft from **home** when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

## B – Theft away from home

We will cover you for theft of your pedal cycle when away from home while they are within the British Isles if:	
What is covered?	What is not covered?
<ul style="list-style-type: none"> <li>✓ <b>You</b> are attending to, and constantly supervising <b>your pedal cycle</b></li> <li>✓ <b>Your pedal cycle</b> is locked to an <b>immovable object</b> through the frame and at least one wheel with an <b>approved lock</b> for less than 18 consecutive hours</li> <li>✓ <b>Your pedal cycle</b> is temporarily locked within a vehicle for less than 18 hours since <b>you</b> last drove it, providing all security devices in operation and windows shut</li> <li>✓ <b>Your pedal cycle</b> is temporarily stored in a secure overnight race transition area, for up to 48 hours</li> <li>✓ <b>Your pedal cycle</b> is lost or stolen when with an airline and <b>you</b> report it to the airline within 72 hours of discovering the loss</li> <li>✓ <b>Overseas travel.</b> We will cover items that are insured under this Section 4B for up to 30 consecutive days, while they are temporarily outside the <b>British Isles</b> anywhere within Europe.</li> </ul>	<ul style="list-style-type: none"> <li>✗ theft or loss of <b>your pedal cycle</b> whilst in the care of a <b>common carrier</b>, other than an airline</li> <li>✗ the <b>pedal cycle</b> is left for more than 18 consecutive hours</li> <li>✗ if <b>your</b> temporary visit outside the <b>British Isles</b> exceeds 30 consecutive days.</li> </ul>

## C – Accidental Damage

You are covered for	
What is covered?	What is not covered?
<ul style="list-style-type: none"> <li>✓ We will cover <b>your pedal cycle</b> and <b>cycle accessories</b> for damage caused by a sudden or unexpected crash, fall or impact whilst using or transporting <b>your pedal cycle</b></li> <li>✓ <b>Overseas travel.</b> We will cover items that are insured under this Section 4C for up to 30 consecutive days, while they are temporarily outside the <b>British Isles</b> anywhere within Europe.</li> </ul>	<ul style="list-style-type: none"> <li>✗ any claims for a frame unless there are visible signs of structural damage</li> <li>✗ any marring, scratching, denting or cosmetic damage</li> <li>✗ damage to <b>cycle accessories</b>, unless the <b>pedal cycle</b> was damaged in the same <b>accident</b></li> <li>✗ damage by a <b>common carrier</b> unless <b>you</b> have a receipt, and the <b>pedal cycle</b> was securely packed</li> <li>✗ if <b>your</b> temporary visit outside the <b>British Isles</b> exceeds 30 consecutive days</li> <li>✗ consequential losses arising from an uninsured event or damage.</li> </ul>

## D – Taxi Reimbursement

You are covered for	
What is covered?	What is not covered?
<p>✓ <b>We</b> will pay up to £100 in any one <b>period of insurance</b> for the reasonable cost of a taxi for <b>you</b> and <b>your pedal cycle</b> to travel to <b>your</b> onward destination or <b>home</b>, if <b>you</b> can provide proof the <b>pedal cycle</b> could not be repaired at the breakdown scene.</p>	<p>✗ <b>we</b> will not reimburse <b>you</b> if:</p> <ul style="list-style-type: none"> <li>– <b>you</b> cannot provide a receipt for <b>your</b> taxi ride</li> <li>– <b>you</b> have a puncture</li> <li>– <b>you</b> are within 1 mile of <b>your home</b> or onward destination</li> </ul>

## E – Replacement Pedal Cycle Hire

You are covered for	
What is covered?	What is not covered?
<p>✓ <b>We</b> will cover <b>you</b> for hire costs up to £25 per day, for a maximum of 10 days, for an equivalent <b>pedal cycle</b>, after <b>your</b> claim has been approved if <b>your pedal cycle</b>:</p> <ul style="list-style-type: none"> <li>– is being repaired or replaced following <b>accidental damage</b></li> <li>– fails to arrive at a venue outside of the United Kingdom due to a delay by a carrier</li> <li>– is damaged whilst outside of the United Kingdom</li> </ul>	<p>✗ <b>you</b> have not made reasonable attempts to agree the hire costs with <b>us</b> first.</p>

## F – Race Fee Cancellation

You are covered for	
What is covered?	What is not covered?
<p>✓ <b>We</b> will cover <b>you</b>, the intended participant, if <b>you</b> need to withdraw from an organised race, due to sudden, unexpected and unforeseeable injury that takes place after <b>you</b> entered the event, that prevents <b>you</b> from reasonably taking part. <b>We</b> will pay the non-refundable race fee cost, less any refunds applicable at the time of the injury, for one event per <b>period of insurance</b> up to £250.</p>	<ul style="list-style-type: none"> <li>✗ if <b>you</b> change <b>your</b> mind or have a change of plans</li> <li>✗ if <b>you</b> cannot provide a medical report to justify <b>your</b> claim, dated within 72hrs of the injury or cancellation</li> <li>✗ if the event organiser cancels, postpones or reschedules the event</li> <li>✗ claims for fertility or pregnancy related reasons, unless <b>you</b> suffer complications</li> <li>✗ claims due to any Government intervention.</li> </ul>

G – Public Liability

You are covered for	
What is covered?	What is not covered?
<p>✓ <b>We</b> will pay up to £2,000,000 to cover <b>your</b> legal liability for damages <b>you</b> have to pay which arises from <b>your</b> use of or ownership of a <b>pedal cycle</b> if someone makes a claim against <b>you</b> during the <b>period of insurance</b> for:</p> <ul style="list-style-type: none"> <li>– accidental death or illness of, or bodily injury to, any person</li> <li>– accidental loss of or damage to property.</li> </ul> <p>This will also include costs, expenses and legal fees for defending <b>you</b>, if <b>we</b> have agreed this in writing.</p>	<ul style="list-style-type: none"> <li>✗ legal liability in the United States of America or Canada or their dependencies or trust territories</li> <li>✗ legal liability arising out of the use or ownership of a <b>pedal cycle</b> by any member of <b>your</b> family under age 16</li> <li>✗ liability arising from loss or damage to property, which belongs to <b>you</b> or is in <b>your</b> care, custody or control</li> <li>✗ where <b>you</b> are entitled to indemnity from another source</li> <li>✗ when punitive, exemplary or aggravated damages are awarded against <b>you</b></li> <li>✗ any liability for bodily injury, loss or damage to <b>your</b> employees or members of <b>your</b> family or household or to their property</li> <li>✗ anyone being carried on the <b>pedal cycle</b> other than <b>you</b>.</li> </ul>

H – Personal Accident

You are covered for	
What is covered?	What is not covered?
<p>✓ <b>We will cover you</b> for injuries sustained in an <b>accident</b> whilst <b>you</b> are using a <b>pedal cycle</b> up to the sums below:</p> <ul style="list-style-type: none"> <li>– Loss of limb being the physical separation of one or more hands or feet or permanent and total loss of use of one or more hands or feet £5,000.</li> <li>– Total and irrecoverable loss of sight in both eyes £5,000.</li> <li>– Death £10,000.</li> <li>– Physiotherapy £350.</li> <li>– Dental costs £350.</li> </ul>	<ul style="list-style-type: none"> <li>✗ any medical costs, other than physiotherapy or dental costs</li> <li>✗ any physiotherapy or dental costs without written advice from a medical practitioner advising that <b>you</b> receive private treatment rather than utilising care provided by the National Health Service</li> <li>✗ any physiotherapy or dental costs incurred more than 3 months after the <b>accident</b></li> <li>✗ any cosmetic, elective or aesthetic dental treatment</li> <li>✗ any person aged under 16</li> <li>✗ injuries which occur while <b>you</b> are under the effects of drugs or alcohol at the time of the <b>accident</b></li> <li>✗ if <b>your</b> death occurs more than 30 days after the <b>accident</b></li> <li>✗ <b>we</b> will not pay for more than one benefit under this section of cover during any one <b>period of insurance</b>.</li> </ul>

## Section 4 Exclusions

### We won't pay a pedal cycle claim if:

- ✗ **you** cannot provide the original receipts for **your**:
  - **pedal cycle** or **cycle accessory**
  - **approved lock**
  - emergency **pedal cycle** hire
  - emergency taxi ride
  - race entry
  - physiotherapy or dental costsshowing the date, price paid, details of items, name and address of a seller.
- ✗ **you** submit **your** claim more than 28 days after the loss
- ✗ the **pedal cycle** is being used by anyone other than **you** and **your** family
- ✗ the lock you used is not an **approved lock**, which includes not using a lock suitable to the **cycle value** of your **pedal cycle**
- ✗ **you** cannot reasonably explain how the loss, theft or damage occurred
- ✗ **you** cannot demonstrate forcible or violent access or entry for theft
- ✗ **you** have not reported the theft within 48 hours of noticing the theft to the police
- ✗ wheels or **cycle accessories** are stolen, unless the whole **pedal cycle** is stolen in the same incident
- ✗ **you** have failed to maintain the **pedal cycle** in accordance with the manufacturers' advice
- ✗ the damage is caused by faulty or defective design, materials or workmanship or latent defect and defects in operation
- ✗ the **pedal cycle** suffers from a mechanical or electrical breakdown or defect or electronic malfunction
- ✗ **you** are performing stunts
- ✗ **you** are cycling professionally (unless referred and agreed by **us**)
- ✗ **you** are cycling for **business**, other than commuting to and from work
- ✗ **you** have committed any unlawful act whilst in control of **your pedal cycle**
- ✗ the loss is due to a **pre-existing condition**
- ✗ if **your pedal cycle** is permanently stored in a vehicle
- ✗ the theft, loss or **accidental damage** of **your pedal cycle** is committed by a person or persons to whom the **pedal cycle** is entrusted, including when loaned or hired out by **you** to any person, other than a member of **your** family.

## Section 5 Family Legal Protection

Claims under this Section are administered and managed by **DAS** on **our** behalf. **We** will provide cover in respect of an Insured Incident subject to the terms, conditions, exclusions and limitations set out in this policy as long as:

- **reasonable prospects** exist for the duration of the claim
- the **date of occurrence** of the Insured Incident is during the **period of insurance**
- any legal proceedings will be dealt with by a court, or other body which **we** agree to, within the **countries covered**, and
- the Insured Incident happens within the **countries covered**.

What we will pay	What we will not pay
<p>✓ <b>We will pay an appointed representative, on your behalf, costs and expenses</b> incurred following an <b>Insured Incident</b>, provided that:</p> <ul style="list-style-type: none"> <li>– the most <b>we</b> will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £50,000</li> <li>– the most <b>we</b> will pay in <b>costs and expenses</b> is no more than the amount <b>we</b> would have paid to a <b>preferred law firm</b>. The amount <b>we</b> will pay a law firm (where acting as an <b>appointed representative</b>) is currently £100 per hour. This amount may vary from time to time</li> <li>– in respect of an appeal or the defence of an appeal, <b>you</b> must tell <b>us</b> within the time limits allowed that <b>you</b> want to appeal. Before <b>we</b> pay the <b>costs and expenses</b> for appeals, <b>we</b> must agree that <b>reasonable prospects</b> exist</li> <li>– for an enforcement of judgment to recover money and interest due to <b>you</b> after a successful claim under this policy, <b>we</b> must agree that <b>reasonable prospects</b> exist, and</li> <li>– where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most <b>we</b> will pay in <b>costs and expenses</b> is the value of the likely award.</li> </ul>	<ul style="list-style-type: none"> <li>✗ in the event of a claim, if <b>you</b> decide not to use the services of a <b>preferred law firm</b>, <b>you</b> will be responsible for any costs that fall outside the <b>DAS Standard Terms of Appointment</b> and these will not be paid by <b>us</b>.</li> <li>✗ the first £250 of any claim for legal nuisance or trespass. If <b>you</b> are using a <b>preferred law firm</b>, <b>you</b> will be asked to pay this within 21 days of <b>your</b> claim having been assessed as having <b>reasonable prospects</b>. If <b>you</b> are using <b>your</b> own law firm, this will be within 21 days of their appointment (following confirmation <b>your</b> claim has <b>reasonable prospects</b>). If <b>you</b> do not pay this amount the cover for <b>your</b> claim could be withdrawn.</li> </ul>

**A – Employment disputes:**

What is covered?	What is not covered?
<p>✓ A dispute relating to <b>your</b> contract of employment.</p> <p><i>Please note that a dispute is deemed to have occurred once all employer's disciplinary hearings and internal grievance procedures have been completed.</i></p>	<p>✗ any claim relating solely to personal injury (please refer to Insured Incident <b>C Personal injury</b>)</p> <p>✗ a claim relating to a settlement agreement while <b>you</b> are still employed.</p>

**B – Contract disputes:**

What is covered?	What is not covered?
<p>✓ A dispute arising from an agreement or an alleged agreement which <b>you</b> have entered into in a personal capacity for:</p> <ul style="list-style-type: none"> <li>– buying or hiring in goods or services</li> <li>– selling goods.</li> <li>– renting <b>your</b> principal <b>home</b> as a tenant</li> <li>– buying or selling <b>your</b> principal <b>home</b>.</li> </ul> <p><i>Please note that:</i></p> <ul style="list-style-type: none"> <li>– <b>you</b> must have entered into the agreement or alleged agreement during the <b>period of insurance</b></li> <li>– the amount in dispute must be more than £125 (including VAT).</li> </ul>	<p>✗ a claim relating to construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 (including VAT)</p> <p>✗ a claim relating to the settlement payable under an insurance policy (<b>we</b> will cover a dispute if <b>your</b> insurer refuses <b>your</b> claim, but not for a dispute over the amount of the claim)</p> <p>✗ a dispute arising from any loan, mortgage, pension, investment or borrowing</p> <p>✗ a dispute over the sale, purchase, terms of a lease, licence, or tenancy of land or buildings other than disputes arising from <b>you</b> buying or selling <b>your</b> principal <b>home</b> or <b>you</b> renting <b>your</b> principal <b>home</b> as a tenant. However, <b>we</b> will cover a dispute with a professional adviser in connection with these matters</p> <p>✗ a claim relating to a motor vehicle owned by or hired or leased to <b>you</b>.</p>

**C – Personal injury:**

What is covered?	What is not covered?
<p>✓ A specific or sudden accident that causes <b>your</b> death or bodily injury to <b>you</b>.</p> <p><i>Please note that <b>we</b> will not defend <b>your</b> legal rights but <b>we</b> will cover defending a counter-claim.</i></p>	<p>✗ a claim relating to illness or bodily injury that happens gradually</p> <p>✗ a claim relating to psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to <b>you</b></p> <p>✗ a claim relating to clinical negligence (please refer to Insured Incident <b>D Clinical negligence</b>).</p>

**D – Clinical negligence:**

What is covered?	What is not covered?
<p>✓ An identified negligent act of surgery or identified negligent clinical or medical procedure, which causes death or bodily injury to <b>you</b>.</p>	<p>✗ a claim relating to the failure or alleged failure to correctly diagnose <b>your</b> condition</p> <p>✗ a claim relating to psychological injury or mental illness that is not associated with <b>you</b> having suffered physical bodily injury.</p>

**E – Property protection:**

What is covered?	What is not covered?
<p>✓ A civil dispute relating to <b>your</b> principal <b>home</b>, or personal possessions, <b>you</b> own, or are responsible for, following:</p> <p>(a) an event which causes physical damage to such property but the amount in dispute must be more than £125</p> <p>(b) a legal nuisance (meaning any unlawful interference with the use or enjoyment of land, or some right over, or in connection with it)</p> <p>(c) a trespass.</p> <p><i>Please note:</i></p> <p>– in respect of (a) above <b>we</b> will not defend <b>your</b> legal rights but <b>we</b> will cover defending a counter-claim</p> <p>– <b>you</b> must have, or there must be reasonable prospects of establishing <b>you</b> have, the legal ownership or right to the land or personal possessions that are the subject of the dispute.</p>	<p>✗ a claim relating to a contract <b>you</b> have entered into</p> <p>✗ a claim relating to any building or land except <b>your</b> main <b>home</b></p> <p>✗ a claim relating to someone legally taking <b>your</b> property from <b>you</b>, whether <b>you</b> are offered money or not, or restrictions or controls placed on <b>your</b> property by any government or public or local authority</p> <p>✗ a claim relating to work done by, or on behalf of, any government or public or local authority unless the claim is for accidental physical damage</p> <p>✗ a claim relating to mining subsidence</p> <p>✗ a claim relating to adverse possession (meaning the occupation of any building or land either by someone trying to take possession from <b>you</b> or of which <b>you</b> are trying to take possession)</p> <p>✗ a claim relating to the enforcement of a covenant by or against <b>you</b></p> <p>✗ the first £250 of any claim for legal nuisance or trespass. If <b>you</b> are using a <b>preferred law firm</b>, <b>you</b> will be asked to pay this within 21 days of <b>your</b> claim having been assessed as having <b>reasonable prospects</b>. If <b>you</b> are using <b>your</b> own law firm, this will be within 21 days of their appointment (following confirmation <b>your</b> claim has <b>reasonable prospects</b>). If <b>you</b> do not pay this amount the cover for <b>your</b> claim could be withdrawn.</p>

**F – Tax protection:**

What is covered?	What is not covered?
<p>✓ A comprehensive examination by HM Revenue &amp; Customs that considers all areas of <b>your</b> self-assessment tax return, but not enquiries limited to one or more specific area.</p>	<p>✗ any claim if <b>you</b> are self-employed, or a sole trader, or in a business partnership</p> <p>✗ an investigation or enquiries by HM Revenue &amp; Customs Specialist Investigations or the HM Revenue &amp; Customs Prosecution Office.</p>

**G – Jury service and court attendance:**

What is covered?	What is not covered?
<p>✓ <b>Your</b> absence from work:</p> <ul style="list-style-type: none"> <li>– to attend any court or tribunal at the request of the <b>appointed representative</b></li> <li>– to perform jury service</li> <li>– to carry out activities specified in <b>your identity theft</b> action plan under Insured Incident I <b>Identity theft protection</b>.</li> </ul> <p>The maximum <b>we</b> will pay is <b>your</b> net salary or wages for the time that <b>you</b> are absent from work less any amount the court gives <b>you</b>.</p>	<p>✗ any claim if <b>you</b> are unable to prove <b>your</b> loss.</p>

**H – Legal defence:**

What is covered?	What is not covered?
<p>✓ <b>Costs and expenses</b> to defend <b>your</b> legal rights if an event arising from <b>your</b> work as an employee leads to:</p> <ul style="list-style-type: none"> <li>– <b>you</b> being prosecuted in a court of criminal jurisdiction</li> <li>– civil action being taken against <b>you</b> under: <ul style="list-style-type: none"> <li>– discrimination legislation</li> <li>– data protection legislation.</li> </ul> </li> </ul>	<p>✗ any claim relating to <b>you</b> driving a motor vehicle</p> <p>✗ any claim resulting from hacking (unauthorised access) or other type of cyber attack affecting stored personal data.</p>

**I – Identity theft protection:**

What is covered?	What is not covered?
<p>✓ Following a call to the <b>identity theft</b> helpline service <b>we</b> will assign a personal caseworker who will provide phone advice and a personal action plan to help regain <b>your</b> identity</p> <p>✓ If <b>you</b> become a victim of <b>identity theft</b>, <b>we</b> will pay the costs <b>you</b> incur for phone calls and postage to communicate with the police, credit agencies, financial service providers, other creditors or debt-collection agencies. <b>We</b> will also pay the cost of replacement documents to help restore <b>your</b> identity and credit status</p> <p>✓ Following <b>your identity theft</b> <b>we</b> will pay:</p> <ul style="list-style-type: none"> <li>– <b>costs and expenses</b> to reinstate <b>your</b> identity including costs for the signing of statutory declarations or similar documents</li> <li>– <b>costs and expenses</b> to defend <b>your</b> legal rights in a dispute with debt collectors or any party taking legal action against <b>you</b> arising from or relating to <b>identity theft</b></li> <li>– loan-rejection fees and any re-application administration fee for a loan when <b>your</b> original application has been rejected.</li> </ul> <p><i>Please note that <b>you</b> must:</i></p> <ul style="list-style-type: none"> <li>– notify <b>your</b> bank or building society as soon as possible</li> <li>– tell <b>us</b> if <b>you</b> have previously suffered <b>identity theft</b></li> <li>– take all reasonable action to prevent continued unauthorised use of <b>your</b> identity.</li> </ul>	<ul style="list-style-type: none"> <li>✗ a claim relating to fraud committed by anyone entitled to make a claim under this section</li> <li>✗ a claim relating to losses arising from <b>your business</b> activities.</li> </ul>

## Section 5 Exclusions

The following exclusions apply to Family Legal Protection:

**We** will not pay for the following:

- ✘ A claim where **you** have failed to notify **us** of the Insured Incident within a reasonable time of it happening and where this failure adversely affects the **reasonable prospects** of a claim or **we** consider **our** position has been prejudiced.
- ✘ **Costs and expenses** incurred before **our** written acceptance of a claim.
- ✘ Fines, penalties, compensation or damages that a court or other authority orders **you** to pay.
- ✘ Any legal action **you** take that **we** or the **appointed representative** have not agreed to, or where **you** do anything that hinders **us** or the **appointed representative**.
- ✘ Any claim relating to written or verbal remarks that damage **your** reputation.
- ✘ A dispute with **us** not otherwise dealt with under the Arbitration Condition applicable to this section (see page 43).
- ✘ **Costs and expenses** arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.
- ✘ A claim caused by, contributed to by or arising from:
  - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel
  - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it
  - war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup, or any other act of terrorism or alleged act of terrorism as defined in the Terrorism Act 2000
  - pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
- ✘ Any claim where **you** are not represented by a law firm, barrister or tax expert.

## Section 5 Conditions

You are required to comply with these conditions:

### Your legal representation

- On receiving a claim, if legal representation is necessary, **we** will appoint a **preferred law firm** as **your appointed representative** to deal with **your** claim. They will try to settle **your** claim by negotiation without having to go to court.
- If the appointed **preferred law firm** cannot negotiate settlement of **your** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then **you** may choose a law firm to act as the **appointed representative**.
- If **you** choose a law firm as **your appointed representative** who is not a **preferred law firm**, **we** will give **your** choice of law firm the opportunity to act on the same terms as a **preferred law firm**. However if they refuse to act on this basis, the most **we** will pay is the amount **we** would have paid if they had agreed to the **DAS Standard Terms of Appointment**. The amount **we** will pay a law firm (where acting as the **appointed representative**) is currently £100 per hour. This amount may vary from time to time.
- The **appointed representative** must co-operate with **us** at all times and must keep **us** up to date with the progress of the claim.

### Your responsibilities

- **You** must co-operate fully with **us** and the **appointed representative**.
- **You** must give the **appointed representative** any instructions that **we** ask **you** to.

### Offers to settle a claim

- **You** must tell **us** if anyone offers to settle a claim. **You** must not negotiate or agree to a settlement without **our** written consent.
- If **you** do not accept a reasonable offer to settle a claim, **we** may refuse to pay further **costs and expenses**.
- **We** may decide to pay **you** the reasonable value of **your** claim, instead of starting or continuing legal action. In these circumstances **you** must allow **us** to take over and pursue or settle any claim in **your** name. **You** must also allow **us** to pursue at **our** own expense and for **our** own benefit, any claim for compensation against any other person and **you** must give **us** all the information and help **we** need to do so.

### Assessing and recovering costs

- **You** must instruct the **appointed representative** to have **costs and expenses** taxed, assessed or audited if **we** ask for this.
- **You** must take every step to recover **costs and expenses** and court attendance and jury service expenses that **we** have to pay and must pay **us** any amounts that are recovered.

### Cancelling an appointed representative's appointment

If the **appointed representative** refuses to continue acting for **you** with good reason, or if **you** dismiss the **appointed representative** without good reason, the cover **we** provide will end immediately, unless **we** agree to appoint another **appointed representative**.

### Withdrawing cover

If **you** settle or withdraw a claim without **our** agreement, or do not give suitable instructions to the **appointed representative**, **we** can withdraw cover and will be entitled to reclaim from **you** any **costs and expenses** **we** have paid.

## Section 5 Conditions (continued)

### Expert opinion

**We** may require **you** to get, at **your** own expense, an opinion from an expert that **we** consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by **us** and the cost agreed in writing between **you** and **us**. Subject to this, **we** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence.

### Arbitration

If there is a disagreement about the handling of a claim and it is not resolved through **our** internal complaints procedure the Financial Ombudsman Service may be able to help. This is a free arbitration service for eligible complaints. (Details available from [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk))

If the dispute is not covered by the Financial Ombudsman Service there is a separate arbitration process available. The arbitrator will be a jointly agreed barrister, solicitor or other suitably qualified person. If there is a disagreement over the choice of arbitrator, **we** will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between the parties or one party may pay all the costs.

### Keeping to the policy terms

**You** must:

- keep to the terms and conditions of this policy
- take reasonable steps to avoid and prevent claims
- take reasonable steps to avoid incurring unnecessary costs
- send everything **we** ask for, in writing
- report to **us** full and factual details of any claim as soon as possible and give **us** any information **we** need.

### Other insurances

If any claim covered under this policy is also covered by another policy, or would have been covered if this policy did not exist, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

### Law that applies

Despite the statement on page 3 of this policy that only English law applies, this section of the policy is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where **you** normally live. Otherwise, the law of England and Wales applies. All Acts of Parliament mentioned in this policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

### Data Protection

**DAS** holds data in accordance with the current Data Protection Regulations and Legislation.

DAS Legal Expenses Insurance Company Limited (**DAS**) Group will use any personal information, including personal sensitive information as defined in the Data Protection Act 2018, for the purpose of dealing with **your** claim. It will also be used, if required, for the purpose of administering and underwriting **your** policy, for giving advice and assistance, and to update **DAS** Group records.

For full information on how **DAS** will process **your** data please visit: [www.das.co.uk/legal/privacy-statement](http://www.das.co.uk/legal/privacy-statement).

# Other policy conditions

## Claims conditions

These conditions apply to all Sections except Section 5 Family Legal Protection.

### Reporting claims

When **you** find out about anything **you** need to claim for, or may need to claim for, **you** must tell **us** as soon as possible.

### If you make a buildings, contents, personal possessions or pedal cycle claim (but not a liability claim)

For any claim **you** must:

- Give **us** any relevant information and evidence that **we** ask for, including proof of ownership or value of the lost or damaged item and written estimates for repair. **You** will have to do this at **your** own expense.
- Allow **us** (or **our** appointed suppliers) to access or inspect the damaged items and/or property.
- Immediately tell the police about any loss or damage by deception, theft, attempted theft, vandalism or malicious acts.

### If you make a liability claim

For any claim **you** must:

- send **us** any letter, claim, writ or summons in connection with the claim or potential claim as soon as **you** receive it, unanswered
- get **our** written consent before admitting, denying, negotiating or settling a claim.

**We** may take over, defend or settle the claim, or take up any claim in **your** name for **our** own benefit.

**You** must give **us** all the information and help **we** need.

### Professional Customer Representative

**We** will not deal with a **professional customer representative** unless they are authorised and regulated by their regulatory authority. If that is the Financial Conduct Authority, **you** can check the Financial Services Register [www.fca.org.uk/register/](http://www.fca.org.uk/register/) for details about **your professional customer representative**.

**We** will not continue dealing with a **professional customer representative** and instead only deal with **you** directly if: (i) the **professional customer representative's** behaviour is unreasonable; (ii) the negotiations regarding settlement are not concluded within a reasonable timeframe; and/or (iii) there is no reasonable prospect of a settlement being concluded in line with the policy within a reasonable timeframe.

**You** may not assign or transfer **your** policy, or any right or obligation under that policy to any third party, including a **professional customer representative**, without **our** prior express written consent.

**We** will always retain the right to communicate directly with **you** even if **you** have instructed a **professional customer representative**.

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

## **Claims conditions (continued)**

### **If you don't follow our claim conditions, and this negatively affects our position:**

- **we** will reject **your** claim or be unable to deal with it, or
- **we** will not pay **your** claim in full.

### **Handing over damaged items**

**You** should only hand over damaged items when **we**, or **our** suppliers, ask **you** to do so.

### **Enforcing your rights**

**We** may at **our** expense and in **your** name take steps to enforce **your** rights against any other person either before or after **we** pay a claim.

**You** must give **us** any information or assistance **we** need.

### **Other insurance policies**

**We** will not pay any claim if **you** have cover under any other insurance policies.

## General conditions

These conditions apply to all Sections of your policy.

### Policy terms and conditions

You must keep to the policy terms, conditions and **endorsements**. If you don't:

- **your** policy may be invalidated
- **we** may reject **your** claim
- **we** may not pay **your** claim in full.

### Preventing loss

You must take reasonable care to prevent loss, injury or liability, damage or **accidents** to the **buildings** and **contents** covered under this policy.

### Maintaining your buildings and contents

You must keep the **buildings, contents, personal possessions** and **pedal cycles** covered under this policy in good condition.

### Fraud

You must be honest in **your** dealings with **us** at all times.

**We** will not pay a claim that is in any way fraudulent, false or exaggerated.

If **you**, any person insured under this policy or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a fraudulent, false or exaggerated claim:

- **your** policy may be cancelled
- **we** may reject **your** claim and any subsequent claims
- **we** may keep any premium **you** have paid.

### What happens if we discover fraud

**We** have the right to cancel any other products **you** hold with **us** and share information about **your** behaviour with other organisations to prevent further fraud.

**We** may also involve the relevant authorities who are empowered to bring criminal proceedings.

If a fraudulent, false or exaggerated claim has been made under any other policy **you** hold with **us**, **we** may cancel this policy.

### Changes that may affect your cover

You must tell **us** as soon as possible about any changes that could affect the level and/or cover of **your** insurance, e.g.:

- **you** change the address where **you** normally live
- any work is being done to **your home** other than routine maintenance or decoration
- **you** are prosecuted for or convicted of any offence (excluding motoring offences)
- **you** let **your home** out to tenants or a lodger moves in
- **your home** is used for **business** purposes or as a holiday **home**

The list above does not set out all the changes **you** must tell **us** about. If **you** are not sure whether a change may affect **your** cover, please contact **us**.

## General conditions (continued)

### What will we do when you tell us about a change?

We may reassess **your** cover and/or premium and this may be subject to an administration fee.

### What happens if you don't tell us about a change?

If **you** don't tell **us** about any changes:

- **your** policy may be invalidated
- **we** may reject **your** claim
- **we** may not pay **your** claim in full.

### Paying the premium

**You** will only be covered if **you** pay **your** premiums. If **we** can't collect **your** premium on the date it is due, **we** will assume that **you** do not want to continue with **your** policy unless **you** tell **us** otherwise.

**We** may cancel **your** policy on that date. Before **we** do, **we** will write to **you** to give **you** another opportunity to make the payment. If **you** do not pay the premium by the date stated in **our** letter, **we** will write to **you** to confirm that **your** policy was cancelled on the date the missed payment was due.

If **you** have made a claim, or one has been made against **you**, before that date **you** will need to pay the balance of the year's premium.

### People involved in this contract

Unless **we** have stated otherwise, nothing in the policy is intended to confer a directly enforceable benefit on any other party under the Contracts (Rights of Third Parties) Act 1999.

### Automatic renewal

When **your** policy is due for renewal, **we** may offer to renew it for **you** automatically using the payment details **you** have already given, unless **we** or **you** have advised otherwise.

**We** will write to **you** at least 21 days before **your** policy ends to confirm **your** renewal premium and policy terms, and before taking any payment. If **you** do not want to renew **your** policy, **you** must call **us** before **your** renewal date to let **us** know. It is not possible to offer automatic renewal with all payment methods, so please check **your** renewal invite for further details.

If **we** are unable to offer renewal terms, **we** will contact to **you** on the latest contact details **we** have for **you**.

### Cancellation by us

**We** have the right to cancel **your** policy at any time if there is a valid reason. **We** will give **you** 14 days' notice in writing. **We** will send **our** cancellation letter to the latest address **we** have for **you**.

Valid reasons may include but are not limited to:

- **you** failing to co-operate with **us** or send **us** information or documentation as required by the terms of **your** policy where this significantly affects **our** ability to process **your** claim or deal with **your** policy
- changes to **your** circumstances that mean **you** no longer meet **our** criteria for providing home insurance
- **you** using threatening or abusive behaviour or language with **our** staff or suppliers.

If **we** cancel **your** policy, **we** will return the premium paid less the amount for the period the policy has been in force.

## **General conditions (continued)**

### **Cancellation by you**

**You** may cancel **your** policy at any time by emailing Pedal Cover on [enquiries@pedalcover.co.uk](mailto:enquiries@pedalcover.co.uk) or by sending **us** notice in writing.

### **If you cancel at renewal**

If **you** cancel before the new **period of insurance** is due to start, **we** will return any premium paid in full.

If **you** cancel within 14 days of the start of the new **period of insurance** or within 14 days of receiving **your** renewal documents (whichever is the later), **we** will return any premium paid in full.

**We** will not refund any premium if:

- **you** have made a claim during the **period of insurance**
- a claim has been made against **you** during the **period of insurance**.

### **If you cancel at any other time**

If **you** cancel **your** policy before it is due to start, **we** will return any premium paid in full.

If **you** cancel within 14 days of **your** policy starting or within 14 days of receiving **your** documents (whichever is the later) **we** will return any premium paid, less the administration fee shown in the Pedal Cover terms of business.

If **you** cancel after 14 days have passed, **we** will return any premium paid, less the administration fee shown in the Pedal Cover terms of business and an amount for the period the policy has been in force.

**We** will not refund any premium if:

- **you** have made a claim during the **period of insurance**
- a claim has been made against **you** during the **period of insurance**.

### **No claim discount**

If no claims are made against **your** policy in any one **period of insurance**, we will reduce **your** premium for renewal in line with the scale that applies at the renewal date.

**Your** Buildings No Claim Discount will reduce if **you** make a claim under Section 1 Buildings, and **your contents** No Claim Discount will reduce if you make a claim under Section 2 Contents, Section 3 Personal Possessions or Section 4 Pedal Cycles.

**Your** schedule shows the number of years No Claim Discount that **you** have. **You** cannot transfer **your** No Claim Discount to another person.

### **What will happen if you make a claim?**

If **you** have No Claim Discount Protection and make:

- One claim – **your** No Claim Discount will not change.  
If **you** didn't have the protection **your** renewal premium would have been at least 15% higher.
- Two claims – **your** buildings and/or **contents** No Claim Discount will reduce to 3 years. If you didn't have the protection **your** renewal premium would have been at least 10% higher.
- Three or more claims – **your** buildings and/or **contents** No Claim Discount will reduce to 0 year.

No Claims Discount Protection is only available if **you** have 5 years or more No Claims Discount.

No Claim Discount Protection only protects the No Claim Discount and not the overall premium. The renewal price may still increase following a claim.

# How to make a complaint

We understand that things do not always go to plan and there may be times when **you** feel **we have** let **you** down. If this happens, **we** want **you** to tell **us**. **We will** do **our** best to put things right as soon as possible or explain something **we** could have made clearer.

## Section 5 Family Legal Protection and Helpline Services

If **your** complaint is in respect of Section 5 Family Legal Protection of **your** policy or in respect of the Helpline Services, if **you** think that **DAS** have let **you** down, you can contact **DAS** by:

- phoning **0344 893 9013**
- emailing **customerrelations@das.co.uk**
- writing to: Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH
- completing **DAS'** online complaint form at **www.das.co.uk/about-das/complaints**

Further details of **DAS'** internal complaint-handling procedures are available on request.

If **you** are not happy with the complaint outcome or if **DAS** has been unable to respond to **your** complaint within 8 weeks, **you** may be able to contact the Financial Ombudsman Service for help. This is a free arbitration service for eligible complaints. (See contact information below.)

## All other sections of your policy

If **you** have any other complaint arising from **your** policy, please contact Pedal Cover by:

- phoning **0800 121 4424**
- emailing **enquiries@pedalcover.co.uk**
- writing to: The Branch Manager, Pedal Cover, The Old Mill, Ewenny CF35 5BN

Pedal Cover's staff are empowered to support **you** and will aim to resolve most issues within three working days, following receipt of **your** complaint.

If **your** complaint can't be resolved within three working days, Pedal Cover will contact **you** to let **you** know who will be dealing with it and what the next steps are.

Pedal Cover will keep in regular contact with **you**. **You'll** also receive the following written communication from **us** depending on how long it takes **us** to resolve **your** complaint:

Communication Type	When will you get this?	What will it tell you?
Summary Resolution Communication	If <b>we've</b> been able to resolve <b>your</b> complaint to <b>your</b> satisfaction within 3 working days, following receipt of <b>your</b> complaint.	It will let <b>you</b> know <b>your</b> complaint has been resolved and tell <b>you</b> about the Financial Ombudsman Service.
Acknowledgement	If <b>we've</b> been unable to resolve <b>your</b> complaint to <b>your</b> satisfaction within 3 working days, following receipt of <b>your</b> complaint.	It will let <b>you</b> know <b>our</b> complaint handling process and information about the Financial Ombudsman Service.
Unable to reach resolution within 8 weeks	If <b>we've</b> been unable to resolve <b>your</b> complaint within 8 weeks.	It will let <b>you</b> know why <b>we</b> are not in a position to give <b>you our</b> final response and when <b>we</b> expect to be able to provide this. <b>We'll</b> also let <b>you</b> know about <b>your</b> right to contact the Financial Ombudsman Service.
Final Response	If <b>we've</b> been unable to resolve <b>your</b> complaint within 3 working days, <b>we'll</b> send <b>you</b> our Final Response when <b>we've</b> completed <b>our</b> investigations. <b>We'll</b> do <b>our</b> best to send this at the earliest opportunity.	This is a detailed response, which will outline: <ul style="list-style-type: none"> <li>– <b>our</b> investigation</li> <li>– the decision</li> <li>– next steps, if applicable.</li> </ul> It will also provide information about the Financial Ombudsman Service.

**Independent Review**

If **we** don't complete **our** investigations within 8 weeks of receiving **your** complaint or **you're** unhappy with **our** response, **you** may ask the Financial Ombudsman Service to look at **your** complaint. This is a free and independent service. If **you** decide to contact them, **you** should do so within 6 months of **our** response letter. Referring **your** case to the Financial Ombudsman Service will not affect your legal rights.

**You** can contact them by:

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Phone:** UK: 0300 123 9123 or 0800 023 4567,  
Abroad: +44 20 7964 0500

**Writing to:** Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) has a great deal of useful information

# Our regulators

Your policy is provided by Pedal Cover as agents on behalf of NIG Insurance.

Pedal Cover is a trading name of Kingswood Insurance Brokers Limited operating from The Old Mill, Ewenny CF35 5BN. Registered office: Prospero, 73 London Road, Redhill, Surrey RH1 1LQ. Registered in England and Wales No: 05081538. Kingswood Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority, registration number 50254.

NIG policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No. 1179980.

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. Calls may be recorded.

Family Legal Protection cover is provided by DAS Legal Expenses Insurance Company Limited, Registered office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England and Wales No. 103274. DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

## Financial Conduct Authority

- Go to **[www.fca.org.uk](http://www.fca.org.uk)** (the website includes a register of all regulated firms).
- Call **0800 111 6768**

## Prudential Regulation Authority

- Go to **[www.bankofengland.co.uk/pr](http://www.bankofengland.co.uk/pr)**
- Call **020 7601 4878**

## The Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at **[www.fscs.org.uk](http://www.fscs.org.uk)**. U K Insurance Limited and DAS Legal Expenses Insurance Company Limited are both members of this scheme.

