

# Simple and Simple<sup>+</sup>

accidental damage

## Home Contents Insurance Policy document





**Thank you for insuring with us and trusting us to protect your home.**

Within this document we have set out important information about your policy and how to contact us to make a claim.

This document should be read with your schedule and kept in a safe place for future reference.

	<b>Important information</b>	<b>3</b>		<b>Section 2 – Your liability to others</b>	<b>39</b>
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**Please check your schedule to see which sections and cover apply to you.**

**Important information**





## Important information



### Making a claim

If you need to make a claim, please call the number below. Our claim lines are open 24 hours a day, 7 days a week for reporting new claims.

For enquiries about existing claims, our lines are open Monday to Friday between 9am - 5pm.

**Please call us on: 0333 038 4156**



### Complaint handling procedures

#### How to make a complaint

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or verbally at any time to:

Ecclesiastical Insurance Office plc  
Benefact House  
2000 Pioneer Avenue  
Gloucester Business Park  
Brockworth, Gloucester  
GL3 4AW, United Kingdom

**Phone: 0345 777 3322**

**Fax: 0345 604 4486**

**Email: [complaints@ecclesiastical.com](mailto:complaints@ecclesiastical.com)**

#### Our complaints promise

We aim to resolve all complaints within one business day.

For more complex issues, we may need a little longer to investigate and we may ask you for further information to help us reach a decision.

To resolve your complaint we will:

- investigate your complaint diligently and impartially within Ecclesiastical;
- keep you informed of the progress of the investigation;
- respond in writing to your complaint as soon as possible.

#### If you are not satisfied with our response

If:

1. you are not happy with how we have dealt with your complaint;  
or
2. we have not responded within 8 weeks,

you can refer your complaint to the Financial Ombudsman Service:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

**Phone: 0800 023 4567 or 0300 123 9123**

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

**Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

**Please note that this complaints procedure does not affect your right to take legal proceedings.**

#### Personal Helpline Services

Different arrangements apply for Personal Helpline Services section. Please see 48.

## General terms and conditions





## General terms and conditions

The terms and conditions below apply to the whole **Policy**, in addition to the terms and conditions for each section, other than the Personal Helpline Services section. Please see 48 for the terms and conditions that apply to that section.



### The agreement between You and Us

1. **We** will insure **You** in accordance with the terms and conditions of the **Policy** for loss, damage or liability occurring during the **Period of Insurance**; and
2. **You** will pay the premium and keep to the terms of the **Policy**.



### Definitions applying to the Policy

Where these words appear in bold in the **Policy**, they have the meaning shown below. Other defined words can be found in each section of the **Policy**:



### Bicycle

Any bicycle, tricycle or unicycle. This includes electrically assisted pedal cycles and their accessories, but not any other motorised or electric vehicles of any kind.



### Buildings

The permanent structures within the boundaries of **Your Home**, including:

1. garages, car ports, outbuildings and garden offices or rooms;
2. permanent fixtures, including statues and fountains;
3. brick built barbecues and hot tubs permanently fixed to the ground;
4. wind turbines and solar panels fixed to the buildings;
5. electrical vehicle charging points;
6. air and ground source heat pumps;
7. ornamental ponds, swimming pools and tennis courts; and
8. paths, drives, terraces, fences, hedges and gates,

used only for domestic and home office use.



## Definitions applying to the Policy continued



### Claims Administrator

URIS Group Ltd, the firm that will handle **Your** claim. Their contact details are shown at the back of this policy wording.



### Contents

Any of the following, which **You** own or are responsible for:

1. household goods, including ornaments, electrical appliances (such as lamps or home entertainment equipment), kitchen utensils, freestanding white goods and musical instruments;
2. furniture and furnishings, including curtains and carpets (but not laminate flooring);
3. clothing;
4. **Personal Belongings;**
5. **Valuables;**
6. **Office Homeworking Equipment;**
7. **Garden Equipment;**
8. **Money and Credit Cards;** and
9. **Bicycles and Wheelchairs.**



### Credit Cards

Credit, debit, cheque, charge, bankers or cash dispenser cards, all issued in the **United Kingdom** except where used or held for any business purpose.



### Domestic Animals

Any cat or dog owned solely by **You**.



### Drone

Any remote or radio controlled unmanned aerial vehicle. This includes any Small Unmanned Aircraft, as defined in the Air Navigation (Amendment) Order 2018.



## Definitions applying to the Policy continued



### Garden Equipment

Items that are designed to be used or kept in a garden including garden furniture, garden tools, petrol, electric and robotic mowers, fixed barbecues, hot tubs, children's play equipment and garden ornaments.



### Heave

Upward movement of ground beneath the **Buildings** caused by the soil expanding.



### Home

The residential house, bungalow or flat at the address shown on the schedule, and its outbuildings.

Does not include:

1. any parts of the home used for any business purposes except for clerical and administrative
2. any outbuilding not on the land belonging to the home (except garages you own or rent which are allocated to **You** but not on the land belonging to the home)
3. a room in any hostel.



### Injury

Bodily or mental injury or illness, including death.



### Landlord

The Social Housing Landlord, Housing Association or Council that provides **Your Home** while **You** are their tenant or leaseholder.



### Landslip

Downward movement of sloping ground.



### Money

Bank notes and coins that are not part of a collection, cheques, postal orders, bank drafts, travel tickets, traveller's cheques, postage stamps, savings stamps and certificates and Premium Bonds, except where used or held for any business purpose.



## Definitions applying to the Policy continued



### Motor Vehicles

Any electrically or mechanically propelled vehicle, other than:

1. vehicles solely used as domestic gardening equipment;
2. battery powered wheelchairs or mobility scooters;
3. electronically assisted bicycles that do not need to be licensed for road use and for which road tax is not payable;
4. golf trolleys or buggies controlled by someone on foot; and
5. toys and models controlled by someone on foot.



### Office Homeworking Equipment

Computers and their accessories, office equipment and office furniture, used only for clerical and administrative use.



### Personal Belongings

Personal items worn, used or carried about the person. This includes sports equipment. This does not include:

1. clothing, **Money** or **Valuables**;
2. **Office Homeworking Equipment**;
3. any boat or **Motor Vehicle**;
4. any accessories for use with a boat, **Motor Vehicle**, caravan, trailer, hovercraft or aircraft, or any **Bicycle**.



### Period of Insurance

The period when the **Policy** is in force. This is shown on the schedule.



### Policy

This insurance document, including the schedule and any endorsements.



### Property Damage

Loss of or damage to physical property.



## Definitions applying to the Policy continued



### Settlement

Downward movement caused by:

1. soil being compressed by the weight of the **Buildings**; or
2. compression of any infill material.



### Subsidence

Downward movement of the ground beneath the **Buildings**, other than by **Settlement**.



### Sum Insured

The most **We** will pay for any claim or loss. This is shown on the schedule.



### United Kingdom

England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man.



### Unoccupied

Not lived in by **You**, or anyone permitted by **You**, for day-to-day purposes, including bathing, cooking, eating and sleeping for more than 60 days in a row.



### Valuables

1. Jewellery, watches and other items containing gold, silver or platinum;
2. Stamp, coin and medal collections.



### Water Table

The top level of underground water where the soil is permanently saturated.



### We/Us/Our

Ecclesiastical Insurance Office plc.



## Definitions applying to the Policy continued



### Wheelchairs

Wheelchairs, mobility scooters and powerchairs which are not legally required to be licensed for road use and cannot go faster than 8mph.



### Yearly Review Date

The yearly review date for **Your Policy** as shown on **Your Policy** schedule. Any change to the terms, conditions and price of **Your** cover will start from this date.



### You/Your

1. The person(s) shown on the schedule as the 'policyholder';
2. the domestic partner and family of the person(s) above, including their spouses and partners, who normally live with them at **Your Home**, including foster children.



## What to do if You need to make a claim

### Telling Us

1. If **You** need to make a claim, it is important that **You** let the **Claims Administrator** know as soon as possible.

If **You** need to make a claim, please contact our Claims Team:

Call us: 0333 038 4156

Email us: [tenantclaims@urisgroup.co.uk](mailto:tenantclaims@urisgroup.co.uk)

Mon to Fri 9am - 5pm

### Telling the police

2. If loss or damage has been caused by theft, vandalism or any illegal act, **You** must tell the police immediately.

### Liability for injury or property damage

3. If **You** receive any letter or legal document claiming **You** are liable for causing:
  - a. an injury to someone else; or
  - b. damage to someone else's property,**You** must let **Us** or the **Claims Administrator** know immediately.

### Admitting liability

4. **We** will not cover **Your** liability to anyone else if **You** admit **You** are liable, make any offer or enter into negotiations without **Our** agreement.

### Providing information

5. **We** might ask **You** to provide evidence of the value of any items lost or damaged, or for any other information relating to a claim. This could include, for example, receipts, invoices, valuations or proofs of ownership. **We** will pay the reasonable costs of providing any such evidence or information. **We** can refuse to cover a claim unless **You** provide **Us** or the **Claims Administrator** with any information or evidence **We** reasonably ask for.

### Inspection and entry

6. In the event of loss or damage, **We** may enter any building, caravan or boat where loss or damage has occurred. **You** must retain any property that has been completely damaged for at least 30 days and allow **Us** to inspect it.

### Salvage

7. Where **We** have covered any property that has been damaged, **We** can keep the damaged item (known as salvage). **You** cannot abandon any property to **Us**.



## Controlling claims

8. If a claim is made against **You** that is covered under the **Policy**, **We** can take over the handling of that claim. This includes deciding on any settlement or how to defend the claim.
- .....

## Recovering from others

9. Sometimes it may be possible to recover amounts **We** have paid under the **Policy** from a third party. **You** must provide **Us** or the **Claims Administrator** with all reasonable assistance to make a recovery. **We** will do this in **Your** name but at **Our** expense.
- .....

## Fraudulent claims

10. If **You** or anyone entitled to cover makes a false, fraudulent or exaggerated claim:
    - a. **We** will serve notice to terminate the **Policy** with effect from the date of the fraud or false information;
    - b. **We** will refuse to cover that claim and any other claim made after the date of the fraud or false information;
    - c. **You** must return any payments already made by **Us** relating to any claim made after the date of the fraud or false information; and
    - d. **We** will retain all premiums paid.
- .....

## Disagreements about claims payments

11. If **We** agree to cover a claim or loss, but **We** and **You** cannot agree the amount that should be paid through **Our** complaints procedure, **You** can contact the Financial Ombudsman Service for help.

Alternatively, **You** can choose to use a separate arbitration process. The arbitrator will be a barrister chosen jointly by **You** and **Us**. If there is a disagreement over the choice of barrister, **We** will ask the Chartered Institute of Arbitrators to decide who to appoint.

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## Credit Cards

12. If **You** lose a **Credit Card** contact **Your** credit card company immediately and tell **Us** or the **Claims Administrator** as soon as **You** can.
- .....



# General terms and conditions

## General conditions

The following conditions apply to the whole **Policy**.

### Information about You

1. **We** have based this **Policy** on the information provided to **Us** by **You**. It is therefore important that **You** take reasonable care to provide **Us** with correct information if **We** ask **You** a question.

### Incorrect information

2. If **You** do give **Us** information that is incorrect:
  - a. **We** can avoid the **Policy** if **You** deliberately or recklessly gave **Us** incorrect information. This means **We** can treat the **Policy** as if it never existed and refuse to pay all claims. **You** will have to pay back any payment **We** have already made. **We** can keep the premium; or
  - b. if **You** were careless in giving **Us** the information, **We** can:
    - i. avoid the **Policy** if **We** would not have entered into the **Policy**. This means **We** can treat the **Policy** as if it never existed and refuse to pay all claims. **You** will have to pay back any payment **We** have already made. However, **We** will return the premium;
    - ii. amend the terms of the **Policy** if **We** would only have entered into it on different terms if **You** had given **Us** accurate information. Those terms will apply from the start of the **Period of Insurance**;

- iii. reduce the amount **We** pay for a claim if **We** would have charged a higher premium. The amount **We** pay will be the same proportion that the actual premium charged bears to the premium **We** would have charged. For example, if **We** would have charged twice the premium, **We** will pay half of any claim.

**We** may apply both ii. and iii. above.

### Changes to Your information

3. **We** will provide **You** with a document entitled '*What you've told us*'. It is important that **You** tell **Us** if any of the information in that document changes at any time. This includes any changes to:
  - a. someone other than **You** living in the **Home**;
  - b. any amount or limit in the schedule;
  - c. **Your** postal address;
  - d. the criminal record of anyone insured under the **Policy**;
  - e. work being done on **Your Home** which is not routine repair, maintenance or decoration, for example any structural alteration or extension to **Your Home**;
  - f. **You** stop being a tenant or leaseholder of the **Landlord**;
  - g. the use of any property, including if it is to be let, become **Unoccupied** or used for any business other than home office work.

**We** will then let **You** know if **We** need to make any changes to the terms of the **Policy** or the premium.

If **You** do not let **Us** know about any changes, **We** can apply the remedies set out in condition **2 Incorrect information**.



## Preventing loss and damage

4. **You** must take reasonable care to:
  - a. maintain any property covered under the **Policy** in good condition and repair; and
  - b. prevent or minimise any damage that would be covered under the **Policy**.

**We** will not cover any loss or damage arising while **You** are not in compliance with this condition. This does not apply if **You** can prove that the non-compliance had no impact on the loss.

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## Other policies

5. If **You** are covered under any other **Policy**, **We** will only pay **Our** proportion of any claim or loss.
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## Premium payment

6. **We** will not provide cover unless all premium payments are made by the due date. If **You** are paying by Direct Debit and any payment is missed (other than the first payment), **We** will write to **You** to give **You** 14 days to pay any amount owed. If **You** do not pay the amount owed, cover will end from the date of the first outstanding instalment. Cover will not commence until the first payment is made.
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## Eligibility

7. **You** must be a tenant or leaseholder of the **Landlord** and **You** must live in the **Home** insured by this **Policy** to be eligible for this insurance. If **You** stop being a tenant or leaseholder or **You** no longer live in the **Home**, **You** will no longer be eligible for this insurance and cover provided by this **Policy** will cease. **You** must make alternative insurance arrangements.
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## Rights of third parties

8. No one who is not a party to the **Policy** has any rights under it that they would not have had other than as a result of the Contracts (Rights of Third Parties) Act 1999.
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## Multiple policyholders

9. If there is more than one **Policyholder** named on the schedule, **You** agree that **We** can communicate with and take instructions from any of those people.
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## Governing law

10. This **Policy** will be governed by the laws of the country within the **United Kingdom** where **You** usually live. If **You** usually live outside the **United Kingdom**, the laws of England and Wales will apply.
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## Cancelling the Policy

### Cooling off

1. **You** can cancel the **Policy** for any reason within the first 14 days of the start of cover (or **Your** renewal date) or the date **You** receive your policy documentation if this is later.

No charge will be made and any premium **You** have already paid will be refunded, provided that between the start date and the date that **You** cancel:

- **You** have not made a claim; and
- **You** are not aware of any incidents that may give rise to a claim.

### Cancellation by You

2. After the cooling-off period, the **Policy** is in force and **You** can still cancel the **Policy** at any time by letting **Us** know in writing, by email or by telephone. **We** will return any premium **You** have paid for any period after the date of cancellation.

### Cancellation by Us

3. **We** can cancel the **Policy** at any time by sending **You** at least 14 days' written notice by post or email to **Your** last known address. **We** will only cancel the **Policy** for a valid reason. Valid reasons include:
  - a. if **We** are legally required to cancel the **Policy**; or
  - b. if anyone covered under the **Policy** is imprisoned; or
  - c. if **You** do not comply with condition **4. Preventing loss and damage**.

**We** will return any premium **You** have paid for any period after the date of cancellation except in respect of the Fraudulent Claims condition.

## General exclusions

The following exclusions apply to the whole **Policy**. Additional exclusions can be found in each section.

**We** will not cover any claim or loss:

### Radioactivity

1. directly or indirectly due to any nuclear reaction, nuclear radiation or radioactive contamination.

### War

2. directly or indirectly due to:
  - a. war, invasion or act of foreign enemies;
  - b. hostilities or warlike operations, even if war has not been declared;
  - c. civil war or mutiny;
  - d. revolution or people using force to rebel against the Government;
  - e. civil commotion that is so severe it resembles a popular uprising;
  - f. the use of military power, even if authorised by a government;

continued



## X General exclusions continued

- g. power taken by force by any unelected group or person, including the armed forces;
- h. property being confiscated by any government or local or public authority.

### Terrorism

- 3. a. under the **Contents** sections of the **Policy** directly or indirectly due to:
    - i. contamination or threatened contamination; or
    - ii. any action taken to prevent or control contamination or threatened contamination, arising from **Terrorism**; or
  - b. under the **Your liability to others** section of the **Policy** directly or indirectly due to:
    - i. **Terrorism**; or
    - ii. any action taken to prevent or control **Terrorism**.
- If **We** allege this exclusion applies, **You** must prove that it does not.

### Sonic bangs

- 4. directly or indirectly due to any pressure waves caused by aircraft or other flying devices travelling at or above the speed of sound.

### Pollution and contamination

- 5. directly or indirectly due to pollution or contamination. This does not apply to a sudden and unexpected incident that takes place at a specific time and place within the **Period of Insurance**.

**We** will treat all pollution and contamination arising from the same incident as having occurred at the time the incident took place.

### Pre-existing damage

- 6. directly or indirectly due to any loss or damage occurring before the start of the **Period of Insurance**.

### Deliberate acts

- 7. directly or indirectly due to any deliberate, dishonest or criminal act by **You** or on **Your** behalf.

### Indirect losses

- 8. for indirect losses arising from the incident that caused **You** to make a claim, other than where specifically covered under the **Policy**.



## Cyber

9. **We** will not cover any claim or loss:
- a. directly or indirectly due to:
    - i. computer viruses or other unauthorised, malicious, or criminal acts such as hacking or any threat or hoax to carry out such an act; or
    - ii. malfunction, or user error or omission; or
    - iii. computer equipment, electronic and smart devices, data storage devices, software, servers, cloud, network, and any similar systems or devices, (whether owned or operated by **You** or any other party) which fail to operate correctly either fully or partially; or
    - iv. action taken to prevent, limit or remediate any loss.

However, **We** will still provide cover for physical loss or damage to property insured caused by fire or explosion resulting from a.i. - a.iv. above.

- b. directly or indirectly caused by or in connection with:
  - i. loss of or mis-use of data;
  - ii. any cost or expense arising from any loss of or mis-use of data.

However, **We** will still provide cover for physical loss of or damage to **Your** data storage devices provided such claims are covered by **Your Policy** and caused by:

- fire, lightning, explosion, earthquake or smoke;
- storm or flood;
- **Subsidence, Heave or Landslip;**
- riot, civil commotion, labour or political disturbances;
- impact from any aircraft, flying object or items dropped from them; or

- impact from any vehicle, train or animal (other than pets) colliding with the **Buildings;**
- escape of water or oil from any fixed water or heating system, white good, water bed or fish tank in **Your Home**, including its grounds;
- water freezing in any fixed water or heating system in **Your Home;**
- the breaking or collapse of any satellite dish or aerial; and
- falling trees, branches, telegraph poles or lamp posts.

**We** will pay to repair or replace the data storage device and the reasonable costs of copying data from a back-up or a previous generation of the data where possible, but not for the value of the data even if the data cannot be reproduced.

This exclusion applies to all covers of this policy except any covers insuring the following (however they are titled):

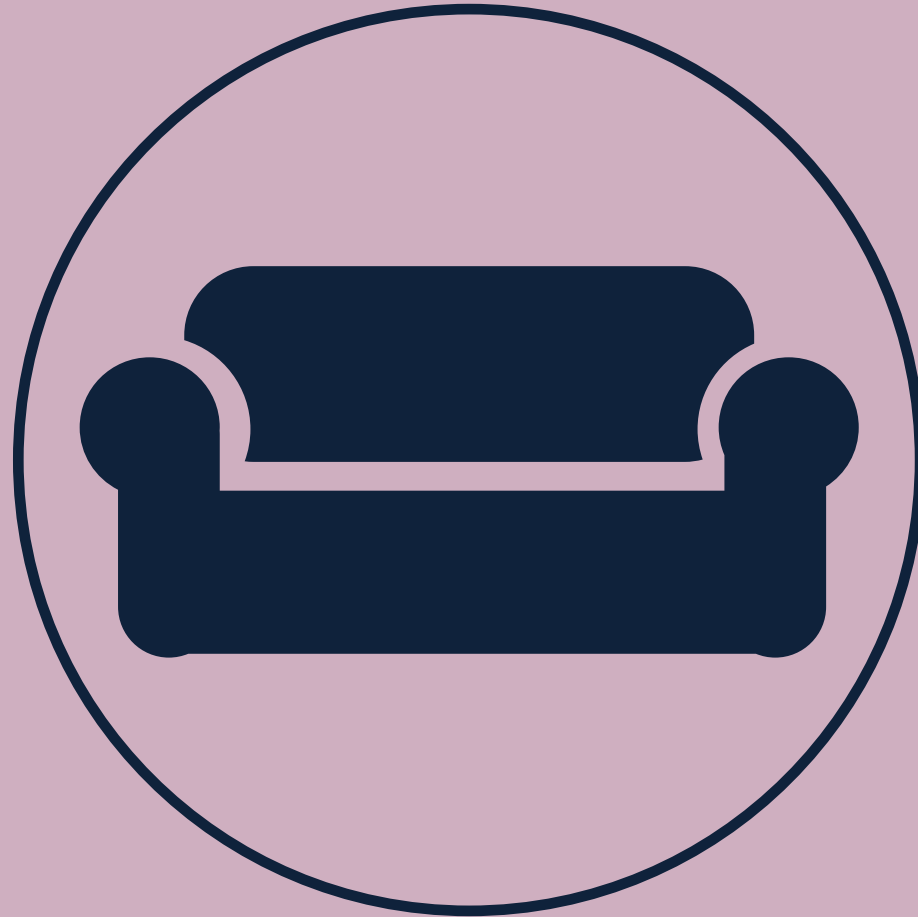
### Your liability to others.

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### Countries exclusion

10. under the **Contents** section of the **Policy**, in relation to any claim where cover is provided outside of the **United Kingdom** directly or indirectly due to any loss or damage that occurs in any of the following countries:
- a. Belarus (Republic of Belarus);
  - b. the Russian Federation;
  - c. the Ukraine (including the Crimean Peninsula and the Donetsk and Luhansk regions).
-

## Section 1 – Contents





# 1. Contents

Please check your schedule to see if you benefit from this cover.



## What is covered



### Damage to contents in the buildings

**We** will cover **You** against loss or damage caused during the **Period of Insurance** to **Contents** in the **Buildings** by:

1. fire, lightning, explosion, earthquake or smoke;
2. storm or flood (not including anything described in paragraph 8. below);
3. **Subsidence, Heave or Landslip**;
4. riot, civil commotion, labour or political disturbances;
5. vandalism or malicious acts;
6. any aircraft, flying object or items dropped from them;
7. impact from any vehicle, train or animal (other than pets) colliding with the **Buildings**;
8. escape of water or oil from any fixed water or heating system, white good, water bed or fish tank in **Your Home**, including its grounds;
9. theft or attempted theft;
10. the breaking or collapse of any satellite dish or aerial; and
11. falling trees, branches, telegraph poles and lamp posts.



### Accidental damage (Optional cover)

Where the schedule shows **You** benefit from **Accidental damage** cover, **We** will cover **You** against damage caused accidentally to the **Contents** during the **Period of Insurance**.

This does not include damage referred to under **Damage to contents in the buildings** above or any damage excluded under **What is not covered**.



# 1. Contents

Please check your schedule to see if you benefit from this cover.



## What is covered continued



### Maximum payment



The most **We** will pay under **Damage to contents in the buildings** and **Accidental damage** (where insured) above for:

- a. **Contents** is the **Sum Insured**;
- b. **Office Business Equipment** is £1,000 (which is included within the **Sum Insured** for **Contents**); or
- c. theft from garages or outbuildings is £3,000 for each incident (which is included within the **Sum Insured** for **Contents**);
- d. **Valuables** is:
  - i. 40% of the **Sum Insured** for **Contents** or £5,000 whichever is greater (which is included within the **Sum Insured** for **Contents**). If **You** have chosen a **Sum Insured** for **Contents** of £4,000 the most **We** will pay for **Valuables** is £4,000; and
  - ii. for any single item £2,500;
- e. **Money in Your Home** is £750.



### Temporary accommodation and storage

If **Your Home** cannot be lived in because of damage to **Your Contents** under this section of the **Policy** during the **Period of Insurance**, **We** will pay:

1. the reasonable and necessary costs of **Your** temporary accommodation; and
2. any rent **You** are still legally required to pay until **Your Home** can be lived in again.

**We** will also pay the costs of temporary storage for **Your** furniture and the cost of putting **Your Domestic Animals** in kennels or a cattery.



**We** will not pay for temporary accommodation and storage following damage:

- a. to glass and mirrors; or
- b. to locks.



The most **We** will pay for all temporary accommodation is 20% of the **Sum Insured** for **Contents**.



# 1. Contents

Please check your schedule to see if you benefit from this cover.



## What is covered continued



### Damage to glass and mirrors

**We** will cover **You** against accidental damage caused to:

1. mirrors;
2. glass tops and fixed glass in furniture; and
3. ceramic hobs or tops forming part of a freestanding unit,

in **Your Home**.



### Gifts and family celebrations

**We** will automatically increase the **Sum Insured** for **Contents** by 15% for the period:

1. starting 30 days before; and
2. ending 30 days after,

any family celebration, including weddings, civil partnerships and religious festivals, to cover gifts and additional items.



### Loss of oil, gas or metered water

**We** will cover **You** against the loss of oil, gas or metered water after:

1. accidental damage to the water or heating system in **Your Home**, including its grounds; or
2. as a result of damage covered under this section of the **Policy**.



The most **We** will pay is £2,000 any one loss.



### Fridge and freezer contents

**We** will cover **You** against the cost of replacing the contents of the fridge and freezer in **Your Home** following loss or damage caused by a rise in temperature.

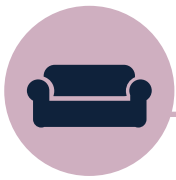


This does not cover deterioration of food caused by:

- a. **Your** failure to pay for the electricity or gas supply; or
- b. the deliberate interruption to **Your** electricity or gas supply by **Your** provider.



The most **We** will pay is the **Sum Insured** for **Contents**.



# 1. Contents

Please check your schedule to see if you benefit from this cover.



## What is covered continued



### Household removal

**We** will cover **You** against loss or damage to **Contents**, whilst being permanently moved from **Your Home** directly to a new home in the **United Kingdom** by a professional removal firm, and which results from:

1. a cause listed in **Damage to contents in the buildings**; or
2. accidental damage.



The most **We** will pay is the **Sum Insured** for **Contents**.



### Contents in the open

**We** will cover **You** against loss or damage to **Garden equipment** and **Contents** while in the garden at **Your Home** which results from:

1. a cause listed in **Damage to contents in the buildings**; or
2. accident, where the schedule shows **You** benefit from **Accidental damage** cover.



This does not cover:

- a. **Personal Belongings**;
- b. **Valuables**; or
- c. loss or damage that would not be covered if it occurred in the **Buildings**.



The most **We** will pay is £1,000 any one loss.



# 1. Contents

Please check your schedule to see if you benefit from this cover.



## What is covered continued



### Contents away from your home

**We** will cover **You** against loss or damage to **Contents** which results from:

1. a cause listed in **Damage to contents in the buildings**; or
2. accident, where the schedule shows **You** benefit from **Accidental damage** cover,

whilst the **Contents** are temporarily away from **Your Home** at:

- a. a bank or safe deposit;
- b. an occupied private home;
- c. a care home or a hospital;
- d. any building where **You** are living, employed or carrying out business; and
- e. in transit to and from anywhere listed above.



The most **We** will pay under this cover is the **Sum Insured** for **Contents** for each incident.

The most **We** will pay for **Contents** in any student accommodation is £5,000 or the **Sum Insured** for **Contents**, whichever is less.



### Trees, plants, shrubs and lawns

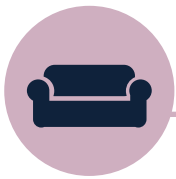
**We** will cover **You** against loss or damage to **Your** trees, plants and shrubs and lawns by a cause listed in Damage to contents in the buildings above, other than storm or flood.



This does not cover loss or damage to trees, plants, shrubs or lawns caused by frost, weight of snow or animals.



The most **We** will pay is £500.



# 1. Contents

Please check your schedule to see if you benefit from this cover.



## What is covered continued



### Tenants' improvements

**We** will cover **You** against loss or damage to fixtures and fittings added by **You**, for which **You** are legally responsible, forming part of the **Home**.

Examples of tenants' improvements added by **You** include laminate flooring, bathroom suites, kitchen cupboards, fitted artificial grass, sheds and greenhouses, garages and porches (but not conservatories installed by **You**).

**We** will pay the cost if it is necessary to remove and replace any part of **Your** fixed tenants' improvements to find the source of a water or oil leak from a heating or water system from pipes within **Your Home**.



The most **We** will pay for all tenants' improvements is 20% of the **Sum Insured** for **Contents** or £1,000 for outbuildings.

The most **We** will pay to find the source of a water or oil leak is £500.



### Locks and keys

If during the **Period of Insurance**:

1. **You** lose the keys to **Your Home** or to any safe or alarm at **Your Home**; or
2. the keys to **Your Home** are stolen; or
3. the locks to **Your Home** are accidentally damaged,

**We** will cover the reasonable and necessary costs to gain access to **Your Home** and replace or repair the keys or locks.



The most **We** will pay is the **Sum Insured** for **Contents**.



# 1. Contents

Please check your schedule to see if you benefit from this cover.

## ✓ What is covered continued

### Liability as a tenant

**We** will cover **You** legal liability as tenant for damage caused to **Buildings** and landlord's contents, which results from:

1. a cause listed in **Damage to contents in the buildings**; or
2. accident, where the schedule shows **You** benefit from **Accidental damage** cover.

 The most **We** will pay is the **Sum Insured** for **Contents** or £2,000 whichever is greater for each incident, reducing to £1,000 for outbuildings.

### Personal documents

**We** will cover **You** against the necessary costs of preparing new title deeds and documents if:

1. the originals are lost or damaged whilst in **Your Home**, a bank or a safety deposit box; and
2. the loss or damage results from:
  - a. a cause listed in **Damage to contents in the buildings**; or
  - b. accident, where the schedule shows **You** benefit from **Accidental damage** cover.

 The most **We** will pay is £1,000.

### Bogus officials

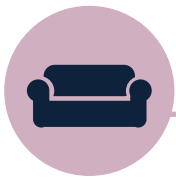
**We** will cover **You** for the theft of **Money** following illegal entry into **Your Home** by a person or persons falsely claiming to be an official.

 The most **We** will pay is £300.

### Emergency services

**We** will cover **You** for damage the emergency services cause to **Your Contents** while getting into or out of **Your Home** to deal with an emergency.

 The most **We** will pay is £750.



# 1. Contents

Please check your schedule to see if you benefit from this cover.



## What is covered continued



### Shopping in transit

**We** will cover **You** for loss or damage to **Your Contents You** have bought from a shop whilst taking them to **Your Home**.



The most **We** will pay is £250.



### Mugging

**We** will cover **You** for theft of **Your Contents** following an assault on **You** in the United Kingdom within the **Period of Insurance** shown on **Your** schedule.



The most **We** will pay is £300.

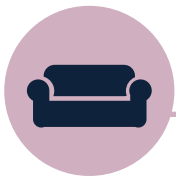


### Accidental death

If **You** die within 3 months of:

1. a fire or accident in **Your Home**;
2. an accident whilst travelling as a fare-paying passenger on any road or rail vehicle within the **United Kingdom**; or
3. an assault anywhere within the **United Kingdom**,

occurring during the **Period of Insurance**, **We** will pay a benefit of £5,000 for each person within the definition of **You**.



# 1. Contents

Please check your schedule to see if you benefit from this cover.



## What is covered continued



### Domestic animals

The death of any of **Your Domestic Animals** as a result of an accident sustained in the **United Kingdom** within the **Period of Insurance** shown on **Your** schedule.

**We** will pay the cost of replacing the **Domestic Animal** with another of the same breed, sex and pedigree.



This does not cover death:

- a. due to Slaughter without **Our** consent unless immediate slaughter on humane grounds is considered necessary by a veterinary surgeon;
- b. as a result of surgery not necessitated by accidental bodily injury or not necessary to save the insured animal's life;
- c. as a result of breeding; or
- d. of **Domestic Animals**:
  - i. age 9 years or older;
  - ii. whilst in quarantine;
  - iii. used primarily for showing, working or breeding; or
  - iv. which have any physical defect, illness or disease known to **You** when the **Policy** was taken out or at the **Yearly Review Date**.



The most **We** will pay is £200 for each animal.

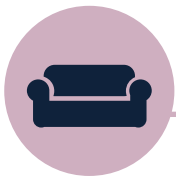


### Credit cards

**We** will cover losses where **Your** card provider charged **You** for unauthorised transactions arising from the use of a stolen **Credit Card** following theft from **Your Home**.



The most **We** will pay is £50 for each charge for every **Credit Card** up to £500.



# 1. Contents

Please check your schedule to see if you benefit from this cover.



## What is covered continued



### Data downloads

**We** will cover the cost of replacing non-recoverable music, film or electronic data bought and legally downloaded by **You** from a legitimate website if its loss results from:

1. a cause listed in **Damage to contents in the buildings**; or
2. accidental damage.



The most **We** will pay is £2,500.



### Guests' belongings

**We** will cover damage to **Your** guests' **Personal Belongings** whilst at **Your Home** and which results from:

1. a cause listed in **Damage to contents in the buildings**; or
2. accidental damage.

**We** do not cover:

- a. loss or damage that is covered under any other insurance; or
- b. the **Personal Belongings** of any paying guest or tenant in **Your Home**.



The most **We** will pay is £1,000 in total for each incident.



# 1. Contents

Please check your schedule to see if you benefit from this cover.



## Additional covers

Your schedule will show if this cover applies and the corresponding **Sum Insured**.



## Portable items

**We** will cover **You** against loss or damage caused during the **Period of Insurance** to **Your Personal Belongings, Valuables** and clothing, occurring:

1. anywhere in the **United Kingdom**; or
2. outside the **United Kingdom** for up to 14 days in total during the **Period of Insurance**.



**We** do not cover:

- musical instruments used professionally or semi-professionally;
- **Money** or credit or payment cards; or
- records, films, tapes, cassettes or discs, other than:
  - i. if not recorded on, their value as unused material; or
  - ii. if recorded on, the maker's current list price.



The most **We** will pay is the corresponding **Sum Insured** shown in the schedule, with a single item limit of £500.



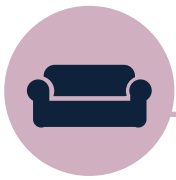
## Hearing aids

**We** will cover **You** against loss or damage caused during the **Period of Insurance** to hearing aids in **Your** possession occurring:

1. anywhere in the **United Kingdom**; or
2. outside the **United Kingdom** for up to 14 days in total during the **Period of Insurance**.



The most **We** will pay is the corresponding **Sum Insured** shown in the schedule.



# 1. Contents

Please check your schedule to see if you benefit from this cover.



## Additional covers continued



### Wheelchairs

**We** will cover **You** against loss or damage caused during the **Period of Insurance** to **Wheelchairs** in **Your** possession occurring:

1. anywhere in the **United Kingdom**; or
2. outside the **United Kingdom** for up to 14 days in total during the **Period of Insurance**.



The most **We** will pay is the corresponding **Sum Insured** shown in the schedule.



### Bicycles

**We** will cover **You** against loss or damage caused during the **Period of Insurance** to **Bicycles** owned by **You** or are **Your** responsibility under contract, occurring:

1. anywhere in the **United Kingdom**; or
2. outside the **United Kingdom** for up to 14 days in total during the **Period of Insurance**.

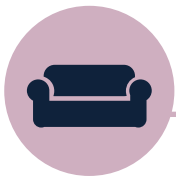


**We** do not cover:

- a. **Bicycles** while racing;
- b. theft of unattended **Bicycles** away from **Your Home** unless securely locked to a permanent object.



The most **We** will pay is the corresponding **Sum Insured** shown in the schedule.



# 1. Contents

Please check your schedule to see if you benefit from this cover.



## What is not covered

The following exclusions apply in addition to the **General exclusions**.

**We** will not cover:



### Unoccupied or unfurnished property

1. damage caused to any item in **Your Home** after it has been **Unoccupied** or **Unfurnished** for more than 60 days in a row. However, **We** will still cover damage caused by:
  - a. fire, lightning, explosion, earthquake or smoke;
  - b. **Subsidence, Heave** or **Landslip**;
  - c. riot, civil commotion or any labour or political disturbance;
  - d. any aircraft, flying object or items dropped from them;
  - e. impact from any vehicle, train or animal;
  - f. the accidental breaking or collapse of any satellite dish, aerial;
  - g. falling trees, branches, telegraph poles and lamp posts; or
  - h. accident, where the schedule shows **You** benefit from **Accidental damage** cover.



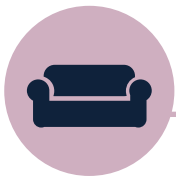
### Water table

2. loss or damage caused by a change in the **Water Table**.



### Exclusions relating to money

3. in respect of **Money**:
  - a. any shortage caused by mistake;
  - b. the loss in value of **Money**;
  - c. losses due to confiscation by any government or public or local authority; or
  - d. losses due to fraud.



# 1. Contents

Please check your schedule to see if you benefit from this cover.



## What is not covered continued



### Theft

4. loss or damage caused by theft unless force is used to get into or out of a building.  
This exclusion does not apply to the **Additional covers** for **Portable items, Hearing aids, Wheelchairs** or **Bicycles**.



### Theft from rented property

5. loss or damage caused by theft from **Your Home** whilst it is let or rented, unless force was used to get in or out.



### Wear and tear

6. loss or damage caused by wear and tear (this happens naturally and is not covered by most policies).  
This exclusion will also apply to escape of water losses or damage caused by failed or inadequate grout or sealant.



### Gradual causes

7. loss or damage caused by atmospheric conditions (other than storm or flood), rot, fungus, insects or any other gradual cause.



### Breakdown

8. loss or damage caused by mechanical or electrical breakdown or failure.



### Acts of paying guests and tenants

9. loss or damage caused by vandalism, theft or a malicious act by:  
a. **Your** paying guests; or  
b. **Your** tenant or **Your** tenant's guests.



### Deception

10. loss or damage caused by deception, unless deception was used to gain access to **Your Home**.



# 1. Contents

Please check your schedule to see if you benefit from this cover.



## What is not covered continued



### Workmanship

11. loss or damage caused by faulty workmanship, design, specification or materials.



### Cleaning

12. loss or damage caused by cleaning, dyeing or repairing.



### Vermin

13. loss or damage caused by vermin.



### Items in the open

14. loss or damage to any item left in the open unless specifically covered under **What is covered Contents in the open** or the **Additional covers** for **Portable items, Hearing aids, Wheelchairs** or **Bicycles**.



### Living creatures and plants

15. loss or damage to any living creature, tree, plant or shrub. This does not apply to the cover under **Trees, plants and shrubs** or **Domestic animals**.



### Vehicles, craft and drones

16. loss or damage to **Motor Vehicles**, boats, caravans, aircraft, **Drones**, hovercraft and any trailers or accessories designed to be used with them such as satellite navigation devices and in-car camera recording devices.



### Business items







17. loss or damage to property used for any trade, business or profession. This does not apply to **Office Business Equipment** used solely for clerical or administrative work.

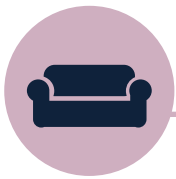


# 1. Contents

Please check your schedule to see if you benefit from this cover.

## What is not covered continued

- |   |   |
|---|---|
|  <b>Items in storage</b>                           | 18. loss or damage to any item in a furniture warehouse or commercial storage. This exclusion does not apply to the cover for <b>Household removal</b> or to the <b>Additional covers</b> for <b>Portable items, Hearing aids, Wheelchairs</b> or <b>Bicycles</b> .   |
|  <b>Landlord's fixtures</b>                        | 19. loss or damage to fixtures and fittings for which <b>Your</b> landlord is responsible.  |
|  <b>Documents</b>                                  | 20. loss or damage to securities or documents. This does not apply to the cover under <b>Personal documents</b> .   |
|  <b>Other insurance</b>                            | 21. loss or damage to any item insured elsewhere.   |
|  <b>Food deterioration</b>                         | 22. the deterioration of food. This exclusion does not apply to the cover for <b>Fridge and freezer contents</b> .  |
|  <b>Exclusions relating to Accidental damage</b> | 23. in relation to any claim under the <b>Accidental damage</b> cover, loss or damage: <ul style="list-style-type: none"><li>a. caused by <b>Your</b> paying guests;</li><li>b. to clothing or contact lenses;</li><li>c. caused by water entering <b>Your Home</b>; or</li><li>d. any cover noted in <b>What is covered</b> which is specifically excluded under that cover.</li></ul> |



# 1. Contents

Please check your schedule to see if you benefit from this cover.

## What is not covered continued

### Claims preparation costs

24. the costs of preparing a claim.

### Exclusions relating to subsidence, heave and landslip

25. in relation to any claim for **Subsidence, Heave** or **Landslip**, damage:

- a. to:
  - i. swimming pools and tennis courts;
  - ii. paths, drives, terraces and patios; or
  - iii. walls, fences, hedges or gates, unless the main **Building** at **Your Home** is also damaged;
- b. to solid floor slabs or caused by solid floor slabs moving, unless the foundations of the main building are damaged at the same time; or
- c. caused by:
  - i. **Settlement**;
  - ii. coastal or river erosion; or
  - iii. demolishing, altering or repairing the **Buildings**.



# 1. Contents

Please check your schedule to see if you benefit from this cover.



## How we settle claims

For details of how to make a claim, please see **What to do if You need to make a claim** within the **General terms and conditions**.



### Payment following damage

For loss or damage covered under this section of the **Policy**, **We** will pay the cost to repair or replace the item as new, up to the **Sum Insured**.

For clothes, **We** will deduct an amount for wear and tear.

Where **We** cannot repair or replace the item, **We** may pay **You** a cash amount for the loss or damage. If **We** can offer to repair or replace an item through a preferred supplier, **We** will not pay more than the amount **We** would have paid the supplier.

Where no equivalent replacement is available, **We** will pay the full replacement cost with no discount.



**We** will not pay any reduction in value of any property following repair or replacement under the **Policy**.



### The most we will pay



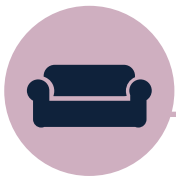
The corresponding **Sum Insured** is the most **We** will pay for each claim. **We** will not reduce the **Sum Insured** following a claim, other than where a specified item has been completely lost or destroyed.



### Inadequate sums insured (underinsurance)



If **We** discover that the full cost of replacing the **Contents** is more than the **Sum Insured** the amount **We** will pay for any claim will be reduced in proportion to the amount of the underinsurance.




# 1. Contents

Please check your schedule to see if you benefit from this cover.



## Conditions

The following conditions apply in addition to the **General exclusions**.

 **We** will not cover any loss or damage arising while **You** are not in compliance with these conditions. This does not apply if **You** can prove that the non-compliance had no impact on the loss.



### Unattended vehicles

**You** must ensure that when any item is left in an unattended vehicle:

1. all windows, hoods, covers and sunroofs are securely closed;
2. the boot and all doors are locked; and
3. the item is concealed in a glove or luggage compartment or boot.



### Fragile items during removal

When fragile items are being transported from **Your Home** to a new home, **You** must ensure they are packed by professional removal contractors.

## Section 2 – Your liability to others





## 2. Your liability to others

Please check your schedule to see if you benefit from this cover.

### What is covered


We will cover **Your** legal liability to pay damages to any other person for **Injury** or **Property Damage** occurring during the **Period of Insurance** in the **United Kingdom**, where **Your** liability arises as a result of:

#### Occupier's liability

1. **Your** occupation of:
  - a. **Your Home**;
  - b. any buildings, caravan or boat hired to or borrowed by **You** and used as temporary accommodation.


#### Personal liability

2. any other situation where **You** are liable in **Your** personal capacity. This includes cover outside the **United Kingdom**.

 The most **We** will pay is £2,500,000 for each event.

#### Liability to domestic staff

3. **Your** employment of any domestic staff.

 The most **We** will pay is £5,000,000 for each event.



## 2. Your liability to others

Please check your schedule to see if you benefit from this cover.



### What is covered continued



#### Unpaid damages

**We** will cover any damages awarded to **You** personally during the **Period of Insurance** by a court in the **United Kingdom**, if they have not been paid within 3 months of being due.



**We** will only do this if:

- a. the incident giving rise to the loss, injury or damage took place during the **Period of Insurance**;
- b. **We** would have covered **You** under this section of the **Policy** if **You** had caused the loss, injury or damage; and
- c. the judgement is not subject to an appeal.

The most **We** will pay is £1,000,000 in total for all awards.



#### Costs and expenses

Where **We** have accepted a claim under this section of the **Policy**, **We** will cover:

1. any reasonable legal costs and expenses incurred with **Our** prior agreement to investigate, settle or defend the claim; and
2. claimant's costs and expenses recoverable from **You**.



These costs are included within the relevant limit for the corresponding claim.



## 2. Your liability to others

Please check your schedule to see if you benefit from this cover.

### What is not covered

The following exclusions apply in addition to the **General exclusions**.

We will not cover:



#### Your own property

1. **Property Damage** to property which:
  - a. belongs to **You**; or
  - b. is held in **Your** care or is controlled by **You**.



#### Business activities

2. any liability arising from any trade, business or profession involving **You**.



#### Injury to you

3. **Injury** to **You**.



#### Vehicles and lifts




4. any liability arising from the use, ownership or operation of any:
  - a. lift;
  - b. **Motor Vehicles** or caravans (other than caravans hired to or borrowed by **You** as temporary accommodation);
  - c. aircraft or flying object, including **Drones**; or
  - d. watercraft, other than those that are:
    - i. not mechanically propelled;
    - ii. less than 5 metres in length; and
    - iii. operated on inland waterways or within 3 miles of the coast.



## 2. Your liability to others

Please check your schedule to see if you benefit from this cover.

### What is not covered continued

- |   |   |
|---|---|
|  <b>Racing boats or bikes</b>      | 5. any liability arising from the racing of any boat or bicycle.  |
|  <b>Contractual liability</b>      | 6. any liability arising from breach of contract, unless <b>You</b> would have been liable if the contract did not exist.   |
|  <b>Fines</b>                      | 7. any liability for fines, penalties or damages designed to punish <b>You</b> .  |
|  <b>Property not insured by us</b> | 8. any liability arising from the ownership, occupation or use of any land, building or other property not covered by <b>Us</b> under the <b>Buildings</b> or <b>Contents</b> sections of the <b>Policy</b> .<br>This does not apply to <b>Your</b> liability:<br>a. for defective premises under <b>Property owners' liability</b> , above; or<br>b. arising from buildings, boats or caravans hired to or borrowed by <b>You</b> and used as temporary accommodation. |
|  <b>Transmitting diseases</b>    | 9. any liability arising from the transmission of any infectious disease, virus or illness, including any variant of HIV or AIDS.   |
|  <b>Dangerous dogs</b>           | 10. any liability arising from any 'specially controlled dog' as defined under the Dangerous Dogs Act 1991.   |
|  <b>Employees</b>                | 11. any liability to any employee or anyone working for <b>You</b> , other than domestic staff.   |



## 2. Your liability to others

Please check your schedule to see if you benefit from this cover.



### How we settle claims

For details of how to make a claim, please see **What to do if You need to make a claim** within the **General terms and conditions**.



#### Maximum payment

We will pay up to the **Sum Insured** or, if less, the amount shown under **What is covered**.



#### Claims arising from the same event

All claims arising from the same accident, incident or event will be treated as one claim. We will only pay up to one **Sum Insured** for all such claims.

## General information





## Personal Helpline Services

Different arrangements apply for Personal Helpline Services section. Please see 48.



## How we use your data

Your privacy is important to us. We will process your personal data in accordance with data protection laws.

Ecclesiastical Insurance Office plc (**'we', 'us', 'our'**) is the data controller in respect of any personal data which you provide to us or which we hold about you and any personal data which is processed in connection with the services we provide to you.

Where you provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and refer them to this notice.

To provide our insurance-related services, we will collect and process your personal data such as your name, contact details, financial information and any information which is relevant to the insurance policy we are providing. In order to provide your insurance policy or when making a claim, we may also need to collect or process 'special categories of personal data' such as information relating to your health or criminal convictions or information which is likely to reveal your religious beliefs.

We process your personal data for the purposes of offering and carrying out insurance-related services to you or to an organisation

or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention, business management, systems development and carrying out statistical and strategic analysis.

Providing our services will involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, our service providers and professional advisers, or business partners and our regulators.

In some circumstances we may transfer your personal data to countries outside of the European Economic Area. We will put appropriate safeguards in place to ensure that your personal data is protected.

Where we have your consent, we may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by clicking on the link at the bottom of any email or by contacting us.



## Fraud prevention

We need to carry out fraud and anti-money laundering checks, and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange, run by MIB. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent



fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

## Further information

For further information on how your personal data is used and your rights in relation to your personal data, please refer to our Privacy Policy at [www.ecclesiastical.com/privacypolicy](http://www.ecclesiastical.com/privacypolicy) or contact our Data Protection Officer at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom or on **0345 6073274** or email [compliance@ecclesiastical.com](mailto:compliance@ecclesiastical.com).

## Financial Services Compensation Scheme (FSCS)

### What is the FSCS?

The Financial Services Compensation Scheme is an independent body, set up by the Government, which gives you your money back if a financial services provider cannot meet its obligations. This includes all insurance companies regulated by the FCA.

You may be entitled to compensation from the FSCS if we are unable to meet our obligations under this policy.

Please note that the FSCS can only help if we are no longer trading.  
.....

### Contacting the FSCS

The FSCS can be contacted at:

Financial Services Compensation Scheme  
10th Floor  
Beaufort House  
15 St Botolph Street  
London EC3A 7QU

Phone: **0207 741 4100** or **0800 678 1100**

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

## About us

This contract of insurance is underwritten by Ecclesiastical Insurance Office plc.

Our FCA register number is 113848.

Our permitted business is general insurance.

**You can check our details on the FCA Register at any time by visiting the FCA's website:**

**[www.fca.org.uk/register](http://www.fca.org.uk/register)**

**or by contacting the FCA on 0800 111 6768**

## Personal Helpline Services





# Personal Helpline Services



## Personal Helpline Services

When calling ARAG, please quote **your Policy** Number and Scheme Reference number HL/7005049



## Welcome to ARAG

Where **you** purchase the services in this section the tax advice is provided by, or on behalf of, ARAG Services Limited and the other services are provided by, or on behalf of, ARAG Law Limited.

Please take time to read this section which explains the services available to **you**.

The Personal Helplines Services section has a different style and language to the rest of your **Policy**. The meaning of words in this section of the **Policy** and what is covered by the helplines is shown below.

### Our agreement

This section, **Policy** and the schedule shall be read together as one document and describe the contract between **you** and **us**.

**ARAG** agree to provide the services described in this section in return for payment of the premium and subject to the terms set out, provided the use of the services is during the **period of cover**.

**You** can contact **ARAG's** UK-based call centre 24 hours a day, seven days a week. However, **ARAG** may need to arrange to call you back depending on **your** enquiry. To help **ARAG** check and improve their service standards, **ARAG** may record all calls.

To contact ARAG helplines, unless stated otherwise, please call:

From the UK 0345 268 9124

From abroad: +44 (0)1452 872 925

### Legal advice

Advice can be provided on any personal legal issue, under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, the Isle of Man, the Channel Islands, Switzerland and Norway.

Wherever possible the Legal Advice helpline aims to provide immediate advice from a qualified legal adviser. However, if this is not possible they will arrange to call **you** back at a time to suit **you**.

Advice on the laws of England and Wales can be provided 24 hours a day, 365 days a year. Beyond this jurisdiction, or for very specialist legal matters, **ARAG** will refer **you** to one of their specialist advisers.

Specialist advice is provided 9am-5pm, Monday to Friday, excluding public and bank holidays.

If calls are made outside of these times, **ARAG** will arrange to call **you** back.

### Tax advice

Advice can be provided on any personal tax matters in the UK.

This service is provided 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, **ARAG** will arrange to call **you** back.



## Health and medical information

**ARAG** will give **you** information over the phone on general health issues and advice on a wide variety of medical matters. **ARAG** 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 calls are made outside these times, **ARAG** will arrange to call **you** back.

## Identity theft: Call 0344 848 7071

If **you** are a resident in the UK or the Channel Islands, **ARAG** 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. Advice is provided by personal caseworkers 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside of these times, **ARAG** will arrange to call **you** back.

## Counselling service: Call 0345 266 9667

**ARAG** 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 and/or professional services. **You** will pay any costs for using the services to which **ARAG** refer **you**.

The counselling service helpline is open 24 hours a day, seven days a week.

## ARAG Householdlaw: Visit [www.araghouseholdlaw.co.uk](http://www.araghouseholdlaw.co.uk)

### What is ARAG Householdlaw?

ARAG Householdlaw contains a range of regularly updated legal guides, document builders, interactive checklists and videos to help **you** with family, employment and consumer issues. Whether **you** want to challenge an employment decision, apply for flexible working rights, contest a parking ticket or create a will, **ARAG** Householdlaw has everything **you** need to get started.

### How do I get started?

1. Visit [www.araghouseholdlaw.co.uk](http://www.araghouseholdlaw.co.uk)
2. Enter DASHRES100 into the 'voucher code' text box and press Validate Voucher.
3. Fill out **your** name, email address and create a password.
4. Validate **your** email address by pressing the link in the confirmation email that you receive.

**ARAG** will not accept responsibility if the helpline services are unavailable for reasons **ARAG** cannot control.

**ARAG** will not accept responsibility if the helpline services are unavailable for reasons **ARAG** cannot control.

### Meaning of words

The following words have these meanings wherever they appear in this section in **bold**:

#### **ARAG**

The ARAG UK Group entities named under "Welcome to ARAG" in this Personal Helpline Services section.



## identity theft

The theft or unauthorised use of **your** personal identification which has resulted in the unlawful use of **your** identity.

## period of cover

The period for which **ARAG** have agreed to provide the services to **you**.

## policy

This insurance document, including the schedule and any endorsements.

## you, your

The person who has purchased this section and any member of their family who always lives with them. This includes students temporarily living away from home and unmarried partners. Anyone using the services must have **your** agreement.

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## Cancellation

**You** can cancel this section by telling **ARAG** within 14 days of taking it out, or at any time afterwards as long as **you** tell **ARAG** at least 14 days beforehand. **ARAG** can cancel this section at any time as long as **ARAG** tell you at least 14 days beforehand.

Subject to the terms of business between **you** and the person who sold **you** this section, **you** may be entitled to a partial refund of the premium.

It is important to note that charges may apply to any refund subject to the individual terms of business between **you** and the person who sold **you** this section. Please contact them directly for full details of charges.

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## ARAG Data Protection

In addition to any other data processing notice provided in relation to this policy, data under this section will be processed by **ARAG**. When you purchase and use an **ARAG** product **ARAG** will process personal information about **you** and anyone else whose details are provided to **ARAG** to provide **you** with a service.

**ARAG** process your personal information in accordance with **ARAG's** Privacy Notice. You can find **ARAG's** Privacy Notice online at [www.arag.co.uk/data-legal/privacy-notice/](http://www.arag.co.uk/data-legal/privacy-notice/). Alternatively you can make a request for a printed copy to be sent to you by emailing [dataprotection@arag.co.uk](mailto:dataprotection@arag.co.uk) or in writing at:

Data Protection Officer, ARAG UK, Unit 4a, Greenway Court  
Bedwas, Caerphilly CF83 8DW

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## How to make a complaint

**ARAG** always aim to give you a high quality service.

If you think **ARAG** have let you down, you can contact **ARAG** by:

- phoning **0344 893 9013**
- emailing [customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk)
- writing to the Customer Relations Department  
ARAG UK Group, Unit 4a, Greenway Court, Bedwas  
Caerphilly CF83 8DW
- completing **ARAG's** online complaint form at [www.arag.co.uk/complaints](http://www.arag.co.uk/complaints)

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

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If you would like this booklet in large print, braille, audio or e-text, please call us on **0333 038 4156**. You can also tell us if you would like to always receive literature in another format.

## How to contact us:

### For Customer Service

Call us: **0333 038 4156**

Email us: [tenantadmin@urisgroup.co.uk](mailto:tenantadmin@urisgroup.co.uk)

Mon to Fri 9am - 5pm

### For Claims

Call us: **0333 038 4156** option 2

Email us: [tenantclaims@urisgroup.co.uk](mailto:tenantclaims@urisgroup.co.uk)

Mon to Fri 9am - 5pm



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