

Underwritten by



**GREAT YARMOUTH**  
COMMUNITY HOUSING

# TENANTS HOME CONTENTS INSURANCE SCHEME POLICY BOOKLET

**THIS INSURANCE DOES NOT COVER YOUR PROPERTY  
AGAINST EVERYTHING THAT CAN HAPPEN**

**PLEASE READ THE POLICY AND QUERY ANYTHING  
YOU DO NOT UNDERSTAND**

## Some useful addresses and telephone numbers

- |                      |   |  |
|----------------------|---|--|
| 1. The Administrator | Great Yarmouth Community Housing,<br>Housing Finance,<br>Rents Section,<br>Greyfriars House,<br>Greyfriars Way,<br>Great Yarmouth,<br>NR30 2QE<br>Tel: (01493) 846170 | For general insurance<br>enquiries please quote<br>rent reference No.<br><br>(where claim forms<br>should be obtained) |
| 2. The Loss Adjuster | GAB Robins UK Ltd<br>Robins Affinity Management<br>1st Floor, Building 8<br>Exchange Quay, Salford Quays<br>Manchester, M5 3EJ<br>Tel: 0845 601 0338                  | (where claim forms<br>should be sent)  |
| 3. The Insurer       | Aviva Insurance Limited,<br>Tenants Contents Unit,<br>139 West Regent Street,<br>Glasgow,<br>G2 2BQ<br>Tel: 0141 309 5000   |  |
| 4. Scheme Broker     | Aon Limited<br>Tenant Insurance Services<br>Insurance House<br>125 - 129 Vaughan Way<br>Leicester<br>LE1 4SB  |  |

# HOME CONTENTS INSURANCE

## INTRODUCTION

This Great Y Community Housing T Home Contents.  
It detail.

Please place.

Please WE SCHEDULE  
correct.

If YOU  
A THE ADMINISTRATOR (see details).  
It US YOU  
YOU to.

## Telephone Call Recording

F / .

## VERY IMPORTANT – PLEASE READ

No everything. Only  
“Policy Cover” Policy (subject Policy  
Cond EXCLUSIONS).  
Any Policy Cover Section NOT covered.  
Please YOU YOU  
understand.

## Your cancellation rights - YOU

14 YOU  
C R ,  
24.

## Customers with Disabilities

T  
B . I  
THE ADMINISTRATOR.

**THE CONTRACT OF INSURANCE**

This YOU US.  
The YOU US,  
safe;

Y  
Information  
Y SCHEDULE

In premium,  
nsurance.

Our terms, provisions,

**CHANGES WE NEED TO KNOW ABOUT**

Please US YOU  
form, SCHEDULE,  
e,  
(other fences) insured,  
insured.

If YOU doubt, THE ADMINISTRATOR.

When WE change, YOU insurance,  
WE so,  
. If WE  
YOU make.

**MAKING A CLAIM** - Should  
21 booklet.

The YOU claim. It YOU WE  
WE .

I YOU loss. For example, YOU  
use. The

**EXCLUSIONS** – YOU

There YOU meet. For example, YOU  
YOU  
, damage.

YOU YOU YOU

YOU (including letters) YOU  
US THE ADMINISTRATOR.

# A GUIDE TO YOUR POLICY

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**HOUSE**

The HOUSE

SCHEDULE. This

fittings, outbuildings, garages, sheds, greenhouses, cellars, terraces, patios, driveways, footpaths, walls, gates, HOME.

**HIGH RISK ITEMS**

Personal Items (but clothing) :

Pictures

W

Jewellery

W

Articles gold, metals.

Stamp,

Photographic

Furs

V

Personal

Televisions, radios,

**MONEY**

**MONEY YOU**

forms.

1) Current banknotes,

cheques.

2) Postal

stamps.

3) National Savings

Premium Bonds.

4) Luncheon vouchers,

value.

5) T

cards.

6) Stamps

T.V. licence, gas,

bills.

**CREDIT CARDS**

Credit, cheque,

YOU.

(This

purposes)

**MOTOR VEHICLE**

Any

than;

YOUR

HOME;

(as

use);

trolleys;

models.

**PERIOD OF INSURANCE**

Any

SCHEDULE

YOU

premium.

**THE SCHEDULE**

The SCHEDULE

. Whenever

contract, YOU will

SCHEDULE. The SCHEDULE

POLICYHOLDER,

PERIOD OF INSURANCE,

insured,

AMOUNTS INSURED,

address.

## UNITED KINGDOM

Great Britain (England, Scotland, Wales, Isle Man, Channel Islands)  
Northern Ireland.

## UNOCCUPIED

This HOUSE YOU YOUR HOUSEHOLD  
60 .

## UNFURNISHED

This HOUSE in.  
It 60 .

## YOU/YOUR HOUSEHOLD

The ( people) schedule,  
(or families) them.

## WE/US/AVIVA

A Insurance Limited

## THE ADMINISTRATOR

Great Y Community Housing

## AUDIO/VISUAL/COMPUTER – TAPES, RECORDS AND DISCS

Any disc, audio, equipment.  
Including; Compact discs, Records, Comput Software, V Cassettes, Audio Cassettes,  
Tapes, DVD.

## FIXTURES AND FITTINGS

Built furniture, oven, tanks. Fixed ware. Pipes, ducts,  
tanks, wires, cables, switches, fires, heaters,  
fixed. Fixed wall, (other carpets) coverings.

## ACCIDENTAL DAMAGE

Damage orce.

## EUROPEAN AREA

Europe, Jordan, Madeira, The Canary & Mediterranean Islands  
Mediterranean.

## AUTHORITIES

Police, Fire, Ambulance Social Services

## EXCLUSIONS

Something YOU .

# POLICY COVER

## PART A

### INSURANCE FOR CONTENTS

YOU INSURANCE. However, Part A), General Conditions (see 18 20). 22 24) Part A PERIOD OF SPECIAL EXCLUSIONS (shown GENERAL EXCLUSIONS

### BASIS OF CLAIMS SETTLEMENT

If CONTENTS , WE to:-

- 1) repairs;
- 2) repairs;
- 3) YOU repairs;
- 4) YOU replacement;
- 5) replacement;
- 6) YOU replacement, OR YOU replaced.

I damage, AMOUNT INSURED , WE

WE accept:-

$$\frac{\text{AMOUNT INSURED}}{\text{TOTAL REPLACEMENT COST}}$$

For example, AMOUNT INSURED cost, WE claim.

WE set, type, design.

## SECTION 1

### INSURANCE FOR CONTENTS

WE  
4 CONTENTS  
garages, sheds,  
following:-

Claims Settlement Section  
HOUSE,  
cellars. YOU

Page  
outbuildings,

#### SPECIAL EXCLUSIONS

(See also General Exclusions on Page 18 to 20)

- 1) Fire, Explosion  
– a) NO SPECIAL EXCLUSIONS
- 2) Lightning, Earthquake  
– a) NO SPECIAL EXCLUSIONS
- 3) Smoke  
– a) Loss
- 4) Riot, unrest, disturbances, people.  
– a) Loss HOME UNOCCUPIED UNFURNISHED  
– b) Malicious YOU tenants.  
– c) Loss  
act, (or it' employees)
- 5) W installation, machine,  
– a) Loss HOME UNOCCUPIED UNFURNISHED  
– b) Loss itself.
- 6) Oil installation,  
– a) Loss HOME UNOCCUPIED UNFURNISHED

**SPECIAL EXCLUSIONS (Continued)**

7) Theft

– a) Loss HOME  
UNOCCUPIED UNFURNISHED

– b) Loss HOUSE it,  
sub-let. However YOU

HOUSE

– c) Loss deception,  
HOME.

– d) Loss MONEY. However YOU

21 HOUSE (see  
booklet).

– e) Loss YOU,  
YOUR HOUSEHOLD,  
tenants.

– f) Loss YOU

or; YOU

deception.

– g) Loss  
outbuilding, garages, sheds,

8) Storm Flood

– a) NO SPECIAL EXCLUSIONS

9) Falling Lampposts, T poles,  
T Branches

– a) NO SPECIAL EXCLUSIONS

10) Aircraft

– a) NO SPECIAL EXCLUSIONS

**SPECIAL EXCLUSIONS (Continued)**

- 11) Breakage television, aereals, - a) NO SPECIAL EXCLUSIONS
- 12) Subsidence, Heave Landslip - a) Loss
- 13) Impact vehicle, animals. - a) Loss

**THE MOST WE WILL PAY UNDER SECTION 1 FOR ANY ONE CLAIM:**

- 1) For CONTENTS - WE AMOUNT INSURED SCHEDULE,
- 2) For HIGH RISK ITEMS items, - WE AMOUNT INSURED £5,000
- 3) For HIGH RISK ITEM - WE £1,500
- 4) WE £2,000 (subject 1-3 & 5-7 below) CONTENTS outbuildings, garages, sheds, cellars.
- 5) For MONEY - WE £300
- 6) For CREDIT CARDS - WE £500
- 7) AUDIO/VISUAL/COMPUTER - TAPES, RECORDS AND DISCS (for item) - WE £1,500.

**REMEMBER:**

{ T AMOUNT INSURED SCHEDULE. I WE }  
 ( ) WE .A  
 { T AMOUNT INSURED .T }

**SECTION 2**

**INSURANCE FOR ACCIDENTAL DAMAGE TO YOUR TELEVISION SETS AND THEIR AERIALS, HI-FI'S, VIDEO RECORDERS, HOME COMPUTER EQUIPMENT, DECODERS AND DVD PLAYERS WHILE IN YOUR HOUSE AND AERIALS INCLUDING SATELLITE DISHES AND CCTV CAMERAS (CLOSED-CIRCUIT TELEVISION) FIXED TO YOUR HOME.**

WE claim, Claims Settlement Section  
Page 4, ACCIDENTAL DAMAGE aerials, Hi-fi's,  
recorders, equipment, DVD  
HOUSE, CCTV (closed-circuit  
television) HOME.

**SPECIAL EXCLUSIONS TO SECTION 2 (See also GENERAL EXCLUSIONS on Pages 18 to 20)**

- 1) The misused.
- 2) Damage :
  - (i) vermin, insects, ,
  - (ii)
  - (iii) cleaning,
- 3) Damage HOUSE lent, sub-let.
- 4) Damage HOUSE UNOCCUPIED
- 5) Damage :
  - (i) tapes, cassettes, styli, kind, software.
  - (ii) YOUR HOUSEHOLD YOUR
  - HOUSEHOLD .
  - (iii) employment.
  - (iv) (other computers).
  - (v)
- 6) Data, YOUR HOUSEHOLD
- 7) Damage

**THE MOST WE WILL PAY UNDER SECTION 2:**

WE AMOUNT INSURED 1  
7.

**SECTION 3**

**INSURANCE FOR LOCKS AND KEYS**

WE  
HOME  
KINGDOM.

UNITED

**NO SPECIAL EXCLUSIONS TO SECTION 3**  
**(But see also GENERAL EXCLUSIONS on Pages 18 to 20)**

**THE MOST WE WILL PAY UNDER SECTION 3:**

WE AMOUNT INSURED.

**SECTION 4**

**INSURANCE FOR FREEZER AND REFRIGERATOR CONTENTS**

WE			Claims Settlement Section	Page
4	FREEZER	REFRIGERATOR	by:	
	1) Accidental			
	2) Fumes			
	3) Accidental			
	4) Blowing	fuses.		

**SPECIAL EXCLUSIONS TO SECTION 4**  
**(But see also GENERAL EXCLUSIONS on Pages 18 to 20)**

- ) Loss by:
  - a) vermin, (unless supply), mildew;
  - b)
- 2) Loss to:
  - a) HOME.
  - b) employment.

**THE MOST WE WILL PAY UNDER SECTION 4:**

WE AMOUNT INSURED.

**SECTION 5**

**INSURANCE FOR ACCIDENTAL DAMAGE TO MIRRORS AND GLASS**

WE			Claims Settlement Section	Page
4	mirrors,	tops,		
		broken.		

**NO SPECIAL EXCLUSIONS TO SECTION 5**  
**(But see also GENERAL EXCLUSIONS on Pages 18 to 20)**

**THE MOST WE WILL PAY UNDER SECTION 5**  
WE AMOUNT INSURED SCHEDULE.

**SECTION 6**

**FATAL INJURY BENEFIT**

WE £5,000 YOU of:  
(a) An accident, YOUR HOME.  
(b) An fare-paying train, taxi.  
(c) An street.  
For US claim, 3 incident.

**SPECIAL EXCLUSIONS TO SECTION 6**  
**(See also GENERAL EXCLUSIONS on Pages 18 to 20)**

1) Any UNITED KINGDOM Eire.

**SECTION 7**

**TENANTS' HOME IMPROVEMENTS**

WE Claims Settlement Section Page  
4 , YOU tenant, damaged.  
The Section 1

**SPECIAL EXCLUSIONS TO SECTION 7**  
**(See also GENERAL EXCLUSIONS on Pages 18 to 20)**

1) Storm fences,  
2) ALL SPECIAL EXCLUSIONS Section 1

**THE MOST WE WILL PAY UNDER SECTION 7**

WE 20% AMOUNT INSURED  
SCHEDULE, £2,000

**SECTION 8**

**INSURANCE FOR ALTERNATIVE ACCOMMODATION OR LOSS OF RENT**

If HOUSE  
Section 1, 5 - 7 , WE following:  
1) The (including kennels)  
2) Rent YOU YOU.

**NO SPECIAL EXCLUSIONS (See GENERAL EXCLUSIONS on Pages 18 to 20)**

**THE MOST WE WILL PAY UNDER SECTION 8**  
 WE 20% AMOUNT INSURED  
 SCHEDULE.

**SECTION 9**

**INSURANCE FOR PERSONAL LIABILITY**

- WE YOU YOU
- a) Bodily (but YOUR HOUSEHOLD  
 employees).
- b) Loss .

**SPECIAL EXCLUSIONS TO SECTION 9**  
 (See also GENERAL EXCLUSIONS on Pages 18 to 20)

- 1) Loss of:  
 (a) YOUR HOUSEHOLD;  
 (b) YOU  
 (c) YOUR HOUSEHOLD.
- 2) Liability YOU  
 BUILDING SCHEDULE.
- 3) Liability trade, employment.
- 4) Liability owning, following:  
 (a) Animals - , YOU dogs,  
 Section 1 (1) *DANGEROUS DOGS ACT 1991 (or any amending legislation)*,  
 cats, hunting.  
 (b) Firearms - , YOU YOU  
 certificate.  
 (c) MOTOR VEHICLES  
 (d) Mechanically aircraft. However, YOU models.  
 (e) Caravans  
 (f) Boats, , than;  
 - paddles;  
 - models.
- 5) Liability YOU virus.
- 6) Liability YOU YOU  
 contract.
- 7) Bodily YOU
- 8) Liability acts.

**DANGEROUS DOGS ACT 1991**

The Dangerous Dogs Act 1991 dog.  
 It are, act,  
 control. For Of Public Sector  
 Information website: .opsi.gov.uk Citizens Advice Bureau.

**THE MOST WE WILL PAY UNDER SECTION 9:**

The WE £2,000,000 incident. In WE  
£5,000,000. This YOU incident.  
WE YOU YOU YOU

**SECTION 10**

**INSURANCE FOR METERED WATER**

WE Claims Settlement Section  
4 YOU  
Section 1, 5 - 7 .

**SPECIAL EXCLUSIONS TO SECTION 10**

**(But see also GENERAL EXCLUSIONS on page 18 to 20)**

- 1) Loss HOUSE UNOCCUPIED UNFURNISHED
- 2) Any SPECIAL EXCLUSION SECTION 1

**THE MOST WE WILL PAY UNDER SECTION 10**

WE £1,000.

**SECTION 11**

**INSURANCE FOR DOCUMENTS**

WE C S S  
4 ( MONEY) EUROPEAN  
AREA. T  
S 1, 5 - 7 .

**SPECIAL EXCLUSIONS TO SECTION 11**

**(See also GENERAL EXCLUSIONS on pages 18 to 20)**

**THE MOST WE WILL PAY UNDER SECTION 11**

WE £1,000.

**SECTION 12**

**CONTENTS TEMPORARILY REMOVED**

WE Claims Settlement Section  
4 Section 1,  
5 - 7  
HOME to:  
a) deposit, YOU living,  
UNITED KINGDOM;  
b) UNITED KINGDOM

**SPECIAL EXCLUSIONS TO SECTION 12a) (See also GENERAL EXCLUSIONS on pages 18 to 20)**

1) MONEY,

**SPECIAL EXCLUSIONS TO Section 12b) (See also GENERAL EXCLUSIONS on pages 18 to 20)**

1) Loss storm,

2) Loss theft,

3) Loss store,

**THE MOST WE WILL PAY UNDER SECTION 12**

WE 20% AMOUNT INSURED

Section 1 7.

**SECTION 13**

**CONTENTS AT UNIVERSITY, COLLEGE OR BOARDING SCHOOL**

WE claim, Claims Settlement Section

Page 4, CONTENTS HOME

college, UNITED KINGDOM

(Section 1 – Pages 5 - 7),

**SPECIAL EXCLUSIONS TO SECTION 13 (See also GENERAL EXCLUSIONS on pages 18 to 20)**

1) Any SPECIAL EXCLUSION Section 1.

**THE MOST WE WILL PAY UNDER SECTION 13**

WE £2,500 Section 1 7.

**SECTION 14**

**HOUSEHOLD REMOVALS**

Unless insured, WE YOU

CONTENTS

UNITED KINGDOM.

**SPECIAL EXCLUSIONS TO SECTION 14 (See also GENERAL EXCLUSIONS on pages 18 to 20)**

Loss damage:

1) china, glass,

2) CONTENTS

3) MONEY, HIGH RISK ITEMS, DOCUMENTS securities.

- 4) scratching,
- 5) damp,

**THE MOST WE WILL PAY UNDER SECTION 14**

WE AMOUNT INSURED

Section 1

7.

**SECTION 15**

**WEDDING GIFTS**

WE claim, Claims Settlement Section

Page 4,

(Section 1 – Pages 5 - 7), 30 30

YOUR HOUSEHOLD married.

Cover are:

HOME

**THE MOST WE WILL PAY UNDER SECTION 15**

WE 15% AMOUNT INSURED

Section 1 7.

The AMOUNT INSURED 15% .

**SECTION 16**

**INSURANCE FOR DOMESTIC FUEL OIL**

WE

Section 1, 5 - 7 .The  
HOME.

**SPECIAL EXCLUSIONS TO SECTION 16 (See also GENERAL EXCLUSIONS on pages 18 to 20)**

1) All SPECIAL EXCLUSIONS Section 1.

**THE MOST WE WILL PAY UNDER SECTION 16**

WE £1,000

**SECTION 17**

**INSURANCE FOR CONTENTS IN THE OPEN WITHIN THE BOUNDARIES OF THE HOME**

WE Claims Settlement Section Page

4 CONTENTS

HOME. The

Section 1, 5 - 7 .

**SPECIAL EXCLUSIONS TO SECTION 17**  
**(See also General Exclusions on Pages 18 to 20)**

- 1) Loss
- 2) Loss HOME UNOCCUPIED UNFURNISHED
- 3) Any SPECIAL EXCLUSION Section 1.

**THE MOST WE WILL PAY UNDER SECTION 17**  
WE £500

**SECTION 18**

**TENANTS' LIABILITY**

- Unless insured, WE YOU  
for;
- a) landlord's FIXTURES AND FITTINGS (section 1 5 - 7)
  - b) ACCIDENTAL DAMAGE doors, fanlights, skylights, splashbacks, HOME.

**SPECIAL EXCLUSIONS TO SECTION 18 (See also GENERAL EXCLUSIONS on pages 18 to 20)**

- 1) Any SPECIAL EXCLUSIONS Section 1 – Pages 5 - 7.
- 2) The
- 3) Any HOUSE UNOCCUPIED UNFURNISHED
- 4) Damage design, manufacture, installation.

**THE MOST WE WILL PAY UNDER SECTION 18 (a)**  
WE 20% AMOUNT INSURED  
SCHEDULE

**THE MOST WE WILL PAY UNDER SECTION 18 (b)**  
WE AMOUNT INSURED

**SECTION 19**

**VISITORS CONTENTS**

WE CONTENTS HOME  
Section 1, 5 - 7 .

**SPECIAL EXCLUSIONS TO SECTION 19 (See also GENERAL EXCLUSIONS on pages 18 to 20)**

- 1) All SPECIAL EXCLUSIONS Section 1
- 2) Loss CONTENTS insured.
- 3) CONTENTS .

**THE MOST WE WILL PAY UNDER SECTION 19**  
WE £750 total.

**SECTION 20**

**EMERGENCY ACCESS**

WE HOME YOU  
HOME AUTHORITIES

**SPECIAL EXCLUSIONS TO SECTION 20**  
**(See also GENERAL EXCLUSIONS on pages 18 to 20)**

**THE MOST WE WILL PAY UNDER SECTION 20**  
WE £750

**SECTION 21**

**BOGUS OFFICIALS**

WE MONEY YOUR HOME  
person/persons ficial..

**SPECIAL EXCLUSIONS TO SECTION 21**  
**(But see also GENERAL EXCLUSIONS on pages 18 to 20)**

1) Any 24 (YOU  
number)

**THE MOST WE WILL PAY UNDER SECTION 21**  
WE £300

**SECTION 22**

**INSURANCE FOR THEFT OF BELONGINGS FOLLOWING A HOLD-UP**  
**(Mugging)**

WE CONTENTS YOU hold-up  
KINGDOM. UNITED

**SPECIAL EXCLUSIONS TO SECTION 22**  
**(But see also GENERAL EXCLUSIONS on pages 18 to 20)**

1) Any 24 (YOU  
number)

**THE MOST WE WILL PAY UNDER SECTION 22**  
WE £300

# ACCIDENTAL DAMAGE COVER

## ACCIDENTAL DAMAGE

WE ACCIDENTAL DAMAGE CONTENTS (other  
HOME. Claims 2, 4 & 5 booklet)  
4. Claims Settlement Section

## SPECIAL EXCLUSIONS (See also GENERAL EXCLUSIONS on Pages 18 to 20)

- 1) The misused.
- 2) Damage :
  - (i)
  - (ii) vermin, insects, moth, ,
  - (iii)
  - (iv) cleaning, , restoring,
  - (v)
  - (vi)
  - (vii)
- 3) Damage HOUSE lent, sub-let.
- 4) Damage HOUSE UNOCCUPIED
- 5) Damage :
  - (i) YOUR HOUSEHOLD YOUR HOUSEHOLD
  - (ii) employment.
  - (iii)
  - (iv)
  - (v)
- 6) Data, YOUR HOUSEHOLD

## THE MOST WE WILL PAY UNDER THIS SECTION

WE 25% AMOUNT INSURED claim,  
Section 1 7.

# GENERAL EXCLUSIONS

The **EXCLUSIONS**

## 1) WAR AND TERRORISM

**THIS POLICY DOES NOT COVER:-**

### A) WAR

Any following, following, event: following, (whether , invasion, , rebellion, revolution, rising, insurrection, not), , uprising,

### B) TERRORISM

Any and/or and/or means, and/or Terrorism, Terrorism, event.

**Terrorism is defined as any act or acts including, but not limited to:**

- a) and/or
- b) (or damage) and/or including, to, and/or person(s) or group(s) of including, to, political, religious, and/or purposes.

### C) OTHER ACTIONS

Any following, following, event: 1) W controlling, preventing, 2) T bove.

**2) SONIC BANGS**

**THIS POLICY DOES NOT INSURE**

Loss

sound.

**3) RADIOACTIVITY**

**THIS POLICY DOES NOT INSURE**

Loss, involves;

a) waste;

b) radioactive, toxic, equipment.

**4) RIOT OR CIVIL COMMOTION**

**THIS POLICY DOES NOT INSURE**

UNITED KINGDOM.

**5) SEIZURE OR CONFISCATION**

**THIS POLICY DOES NOT INSURE**

Customs authorities.

**6) LOSS IN VALUE AND INDIRECT LOSS**

**THIS POLICY DOES NOT INSURE**

(a) Loss

(b) Any itself.

**7) COMPUTER SOFTWARE DATA**

**THIS POLICY DOES NOT INSURE**

back-up kept.

**8) OTHER EXCLUSIONS**

**THIS POLICY DOES NOT INSURE**

(a) W ime.

(b) Faulty workmanship, materials.

(c) Reduced replaced.

(d) Any

(e) Any YOUR HOUSEHOLD.

(f) The

date,

date. This

(g) Property employment.

9) POLLUTION OR CONTAMINATION

**THIS POLICY DOES NOT INSURE**

loss,

(a)

(b)

identified;

HOME.

by:

**CLAIMS EMERGENCY OUT-OF-HOURS HELPLINE**

This

Robins Response, Loss Adjusters  
agencies. It 24 .

Y

**0870 606 1234.**

**REMEMBER**

YOU

YOU

. However,

, WE

YOU

bill. Claims

(see

21).

**For non-emergency claims please contact THE ADMINISTRATOR for a claim form.**

# MAKING A CLAIM

**Telephone contact points – Should you need to make a claim under this policy, please contact THE ADMINISTRATOR (see back cover for details).**

- The policy;
- (a) YOU loss, theft, vandalism, loss, persons.
  - (b) Complete L Adjuster, Claims 60 disallowed. See General Condition 10 23.
  - (c) Supply reports, certificates, plans, specifications, required.
  - (d) Send Loss Adjuster , claim. YOU, behalf, permission.
  - (e) Ensure Adjuster Loss POLICYHOLDER Insurers aims.
  - (f) WE name, WE WE WE YOU WE need.

# GENERAL CONDITIONS

The policy: -

## 1) REINSTATEMENT

Following claim, AMOUNT INSURED SCHEDULE.

## 2) APPLICATION FORM

The form, YOU insurance.

## 3) NON-RECEIPT OF SCHEDULE

Should YOU SCHEDULE YOU THE ADMINISTRATOR details, YOU THE ADMINISTRATOR .

## 4) CONTINUOUS COVER

Unlike policies, , scheme, date.

### Changes we can make to premium, policy cover and/or terms and conditions

W can, , premium, and/or :

Changes 14 effective. Premiums and/or losses.

In General Conditions 11, 12 13.

## 5) YOUR DUTY OF CARE

YOU must make sure that your property is in a good state damage. YOU must take a

## 6) SALVAGE

WE . However, YOU US with.

**7) OTHER INSURANCES**

If YOU insurance, WE YOU loss, damage, claim.

**8) DISAGREEMENT OVER AMOUNT OF CLAIM**

If WE decide. This paid, . When pens, US.

**9) YOUR DUTY TO DISCLOSE INFORMATION**

It . Please (these policy) paid. If ADMINISTRATOR, THE

**10) TELLING US ABOUT A CLAIM**

Any LOSS ADJUSTER 60 disallowed.

**11) DISHONEST CLAIMS**

WE YOU YOU WE YOU knows it is dishonest or exaggerated in . If this happen claim.

**12) CANCELLATION**

F period, term. If so, covered. This paid, pro-rata . T YOUR , THE ADMINISTRATOR booklet. WE (or authority) 14 address. Y covered. paid,

If YOU (or chosen), made.

**13) YOUR CANCELLATION RIGHTS**

YOU 14 purchase, YOU  
If commenced, YOU paid.

Alternatively, YOU commenced, YOU paid, pro-rat covered. This

YOU ADMINISTRATOR.

T YOUR , contact THE ADMINISTRATOR booklet.

If YOU , YOU premium.

For period, General Condition 12.

**14) PAYMENT OF PREMIUMS**

Payment YOU rent. Insurance up-to-date. Late non-settlement.

**15) TENANTS RECEIVING HOUSING BENEFIT**

Housing Benefit premiums. Even YOU Housing Benefit, YOU premiums.

**16) PREMIUMS PAID IN ADVANCE**

When YOU advance, premiums.

**17) YOUR LIABILITY FOR PREMIUMS**

On YOU YOU THE ADMINISTRATOR'S THE ADMINISTRATOR YOU unpaid.

# SAFETY PRECAUTIONS

This loss. It  
involved. Many  
care.

*Don't let this happen to YOU - take the following precautions;*

## FIRE

Fit rooms,  
. If YOU  
British Standards Mark.  
If YOU YOU  
When period.  
T extinguished.  
B pans. Never ded.  
dangerous.

## THEFT

When YOU out, windows. After  
- light.  
T HOME.  
When YOU deliveries. Unlifted  
HOUSE. If Police.  
Do mat, shed.  
Never HOUSE van.

## GUARD AGAINST BAD WEATHER

YOU HOME if:  
(1) YOU HOME warm. If HOUSE  
little.  
(2) YOU needed.  
This flooding.

# SAFETY PRECAUTIONS

**IF YOUR PIPES FREEZE IT MAY BE POSSIBLE TO FREE THEM BY:**

T  
area. Gently  
pipe.

**IF WASTE PIPES FREEZE, POURING SALT AND BOILING WATER DOWN  
MAY FREE THEM**

**IF ALL THESE FAIL AND YOU FIND YOU STILL HAVE FROZEN OR BURST  
PIPES**

There YOU take:

- 1) T HOUSE.  
DO NOT
- 2) Switch (Gas Solid Fuel)  
If burst, mains.
- 3) T HOUSE tank.  
W - DO NOT tem.
- 4) Advise f.
- 5) Contact THE ADMINISTRATOR – See details.

# COMPLAINTS PROCEDURE

## Our Promise of Service

Our  
W  
T

customers'  
feedback. W

## What will happen if you complain?

- W 2

- W complaints,

Most customers' needed.

If , 10

response.

## What to do should you be dissatisfied

If  
instance, to THE ADMINISTRATOR A you,  
problem. contact, whichever

If us, Chief Executive UK

Insurance, Aviva, 8 Surrey Street, Norwich, NR1 3NS.

If (from Chief Executive Officer),  
Financial Ombudsman Service (FOS).

Full Chief Executive FOS  
complaint.

Whilst FOS, not. Following  
action.

## Choice of Law

The Law England W unless:  
1) YOU Insurer otherwise;  
2) At YOU (or, business,  
in) Scotland, N Ireland, Channel Islands Isle Man,  
(in contrary)

## FINANCIAL SERVICES COMPENSATION SCHEME

W Financial Services Compensation Scheme (FSCS). Y obligations,  
claim.

Further FSCS [www.fscs.org.uk](http://www.fscs.org.uk),  
Financial Services Compensation Scheme, 7th , Lloyds Chambers, Portsooken Street,  
London, E1 8BN.

## USE OF LANGUAGE

Unless agreed,  
English.

