

# Household Policy



INSURANCE  
CORPORATION

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# Customer Service and our Commitment to You

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## Customer Service

At Insurance Corporation we have a commitment to customer service. We have built a reputation as a company that puts our customers first and foremost.

You can help us to maintain our reputation by letting us know if that doesn't happen and you consider that our service has not been acceptable.

## Our commitment to you:

If you are not satisfied with our service for any reason, you should initially write or ask to speak with the Service Manager, Sarah Beatty on 01481 707523

If matters are not resolved to your satisfaction you can write to the General Manager, Mandy Hunt at the same address

### Guernsey Office

Insurance Corporation of the Channel Islands Ltd  
P O Box 160  
Dixcart House  
Sir William Place  
St Peter Port  
GY1 4EY  
Tel: 01481 713322

### Jersey Office

Insurance Corporation of the Channel Islands Ltd  
P O Box 742  
26/30 Queen Street  
St Helier  
JE4 8ZN  
Tel: 01534 700200

If you are not satisfied with our final response to your complaint, you can refer your complaint to the Channel Islands Financial Ombudsman (CIFO)

You must contact CIFO about your complaint within six (6) months of the date of our final response letter.

Channel Islands Financial Ombudsman (CIFO)  
P O Box 114  
Jersey  
JE4 9QG

Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)  
Guernsey telephone: 01481 722218  
Jersey telephone: 01534 748610



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## Household Policy

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### **For Buildings, Contents, Personal Possessions, Small Craft, Caravans & Horses**

This is **Your** Household Policy.

It is the evidence of the contract **You** have made with Insurance Corporation of the Channel Islands Ltd. **We** will insure **You** during the **Period of Insurance** in the terms set out in **Your** Household Policy, in return for payment of the premium.

The Schedule and any Endorsements are all part of the Policy. They show which Sections are in force and contain the details of **Your** insurance.

Cover will continue after the Renewal Date shown in the Master Schedule for any period for which **We** accept your renewal premium.

Use the Master Schedule and the Index to find the Sections **You** have insured and read them carefully along with the Schedule that goes with each one. **You** should also pay particular attention to the Conditions and Exclusions on pages 42-45, these apply to every Section.

Please make sure that **Your** Policy meets **Your** requirements. If it does not, tell **Us** or **Your** Insurance Adviser immediately. If **You** return it to us within 30 days **We** will charge **You** nothing, provided that **You** have not made a claim during this period.

The Policy sets out all the circumstances in which **You** can make a claim - **You** cannot claim in any other circumstances. Whilst Household cover is wide, it is not a maintenance contract and does not protect **You** or **Your Household** against every loss, e.g. where the only damage is wear, tear or deterioration - no insurance policy does.

Remember to tell Us if **You** plan to leave **Your Home Unoccupied** for more than 30 days and what additional security measures **You** are going to take since there is some reduction in cover in these circumstances.

The proposal and declaration made by **You** are incorporated in and form part of the contract. **You** must tell **Us** of any change in this information as soon as possible since failure to do so could invalidate **Your** Policy. **You** must not wait until the next renewal date.

**The Insurer hereby assigns to the Insured the benefit of the indemnity issued by the Insurer's Parent Company Royal & Sun Alliance Insurance plc.**

**For risks in the Bailiwick of Jersey, Bailiwick of Guernsey or the Isle of Man the policy is governed by Jersey Law, Guernsey Law and Isle of Man Law respectively. For risks situated in the United Kingdom, English Law shall apply to the policy unless otherwise agreed by Us and evidenced in writing.**

**Insurance Corporation of the Channel Islands Limited is regulated by the Guernsey Financial Services Commission.**



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## Definitions

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Any word listed under 'DEFINITIONS' will carry the same meaning wherever it appears in the Policy in bold print

### **Policyholder/You/Your**

Those named in the Schedule as the Insured

### **We/Us/Our**

Insurance Corporation of the Channel Islands Limited

### **Your Household**

**You/Your** family (including **Your** partner and all children) and any persons living permanently with **You** in **Your Home**. Resident domestic servants employed by **You**

### **Period of Insurance**

The period for which **We** have accepted **Your** first or renewal premium

### **Home**

The private house or self-contained flat at the address shown in the Schedule

### **Buildings**

The **Home** and its domestic outbuildings, garages, greenhouses, swimming pools, tennis courts, patios, terraces, drives, footpaths, walls, gates, hedges and fences, including landlords fixtures and fittings, all on the same site

### **Fees**

Architects, Surveyors and other professional fees which **You** have to pay in connection with repairing or reinstating the **Buildings**

### **Removal of Debris**

Any amount **We** agree to pay for removing debris, demolishing, propping or shoring up parts of the **Buildings** which have been damaged

### **Electronic Data Downloads**

Non recoverable electronic data, legally downloaded by **Your** family from a legitimate website. **Electronic data downloads** does not include software

### Property not covered

Aerials, satellite aerials, their fittings or masts  
Loss or damage to any building (including glasshouses) originally constructed for commercial purposes (unless otherwise shown on the Schedule)

### Costs not included

Those which **You** have to pay to prepare a claim or those **You** incur without **Our** permission

## States of Guernsey & Jersey, Isle of Man or Local Authorities Requirements

The additional costs **You** have to pay to repair the damage to comply with any building regulations, laws or ordinances of the States of Guernsey, Jersey, Isle of Man or other public authority

## Accidental Damage

Damage caused by violent external means

## Contents

Household goods and other articles in the **Home** or its domestic outbuildings, garages or greenhouses owned by any member of **Your Household** or for which they are responsible including motorised gardening equipment

Fixtures and fittings for which **You** are responsible as occupier and not owner including aerials, satellite aerials and their fittings or masts

## Valuables

Clothing

**Personal Effects**

**Money**

**Business Equipment**

owned by any member of **Your Household** or for which they are responsible

Visitors and paying guests' personal possessions not otherwise insured

## Business Equipment

Photocopiers, Facsimile machines, Desktop computers, Design or Drawing boards, Technical manuals or Reference books, Office furniture, Demonstration equipment, Trade samples or Stock in trade, kept within the home

## Valuables

Articles made of precious metal, jewellery, furs, watches, photographic equipment, pictures, works of art, collections of coins, medals or stamps

## Costs not included

Any costs for complying with requirements notified before the loss or damage occurred

**We** will not pay for

Damage caused by a deliberate act of any member of **Your Household**

Property not covered

**Caravans, Small Craft**, motor vehicles, trailers, vessels, aircraft and their respective accessories while attached

Living creatures

Plants, trees and shrubs in the garden

**Money** and stamps belonging to resident domestic employees

Securities, certificates other than savings certificates and documents

Property or **Money** used or held for business or professional purposes which are not owned by **Your Household**

Property more specifically insured by this or another policy

Tools or instruments used or held for business or professional purposes

Property not covered

Mobile phones

Portable computers, organisers or similar equipment

**Money** held or used for business purposes

Pets or livestock

Wines Spirits, Tobacco, Furs, Jewellery, Precious Metals or stones

Property more specifically insured by this or any other Policy



## Personal Effects

Articles normally worn or used and in either case carried about the person in everyday life

## Money

Cash, bank and currency notes, cheques, money and postal orders, postage stamps (not part of a collection), savings stamps and savings certificates, premium bonds, luncheon vouchers, travellers cheques, telephone cards, season travel tickets and gift tokens - used or held solely for private, social and domestic purposes

## Excess

The first part of each and every claim which **You** must pay as shown in the Policy and or the Schedule. If claims are made under two or more Sections for loss or damage caused by the same insured cause at the same time, the highest **Excess** only will be deducted from the total amount of the claims

## Unoccupied

Not lived in by any member of **Your Household** or by any other person with **Your** permission

## Small Craft

Any boat including its equipment and trailer described in the Schedule, not exceeding 15 years of age or 16' in length (or in the case of a sailing dinghy 16'6") and with a design speed of under 17 knots owned by any member of **Your Household**

A surfboard or sailboard owned by any member of **Your Household**

## Caravan

Any caravan including its fixtures, fittings, awnings, furniture, furnishings and utensils owned by any member of **Your Household** and described in the Schedule

## Animal

Any horse or pony described in the Schedule and owned by any member of **Your Household**

Property not covered

Tools or instruments used or held for business or professional purposes  
other personal effects used or held for business or professional purposes which are not owned by **Your Household**

Property not covered

Securities, certificates other than savings certificates and documents

**Money** held for business or professional purposes which is not owned by **Your Household**

Promotional vouchers

Air Miles vouchers

# Section 1 - The Buildings

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## 1 Perils Covered

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The **Buildings** are insured against damage by the following causes

- a Fire, Explosion, Lightning, Earthquake
- b Smoke
- c Escape of water or oil from any fixed water or heating installation or domestic appliance, water supply or sewage pipes
- d Impact involving an aircraft, aerial device or anything falling from them, or by a vehicle, train or animal
- e Falling trees, branches, telegraph poles or flagpoles
- f Falling receiving aerials, satellite dish aerials, their fittings or masts
- g Riot, Civil Commotion, Strike, Labour or Political Disturbance
- h Malicious persons or vandals
- i Storm or Flood

**We** will not pay for  
The **Excess** shown in the Schedule

Damage caused by smog, agricultural or industrial operations or any gradual process

Damage to the component or appliance from which the water or oil escapes  
Damage occurring after **Your Home** has been **Unoccupied** for 30 consecutive days  
Damage caused by water escaping which results in Subsidence, Heave or Landslip of the site beneath the **Buildings**

Cost of removing debris  
The cost of removing a tree unless the **Buildings** are damaged at the same time

Damage to the receiving aerial, satellite dish, aerial, fitting or mast

Loss or damage occurring after **Your Home** has been **Unoccupied** for 30 consecutive days  
Loss or damage caused by any member of **Your Household**

Damage to gates, hedges, fences

## The Buildings

The **Buildings** are insured against damage by the following causes

- j Subsidence or Heave of the site beneath the Buildings or Landslip

**We** will not pay for

An **Excess** of £1,000

Damage to outdoor swimming pools, tennis courts, patios, terraces, drives, footpaths, walls, gates, hedges or fences unless **Your Home** is damaged at the same time

Damage caused by bedding down of new structures or settlement of newly made up ground. Damage to solid floor slabs, or resulting from their movement, unless the foundations beneath the external walls of **Your Home** are damaged at the same time

Damage caused by river or coastal erosion  
Damage resulting from

- demolition or structural repairs or alterations to the **Buildings**

- faulty workmanship, defective design or the use of defective materials in the **Buildings**

- k Theft or attempted theft

Loss or damage caused by **You** or **Your Household**

Loss or damage occurring after **Your Home** has been **Unoccupied** for 30 consecutive days

## 2 Additional Cover

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This Cover also provides insurance against

**a Pipes and Cables**

Accidental breakage to inspection covers and those underground services supplying the **Buildings**

**b Glass and Sanitary Ware**

Breakage of fixed glass in walls, doors and roofs including double glazed units, solar panels, ceramic hobs or tops and wash basins, pedestals, baths, sinks, lavatory pans and other sanitary ware in the **Buildings**

**c Domestic Water or Heating Installations**

Damage to any fixed domestic water or heating installations caused by freezing, overheating or abnormal water pressure

**d Rent and Alternative Accommodation**

If **Your Home** is made uninhabitable by any of the causes insured **We** will pay the

- a Rent **You** should have received but have lost whilst **Your Home** is unfit to live in
- b Reasonable additional costs of comparable alternative accommodation (including pets) until **Your Home** is fit to live in again

**We** will not pay for  
The **Excess** shown in the Schedule

Damage which **You** are not legally responsible to repair

Damage solely caused by mechanical or electrical fault or breakdown

Damage while **Your Home** is **Unoccupied**

Damage caused by inherent defects in the design, material, construction or installation of drains

Damage occurring after **Your Home** has been **Unoccupied** for 30 consecutive days

Damage to external installations caused by freezing unless suitable precautions have been taken to prevent freezing

Damage resulting from rusting, corrosion or general wear and tear

Damage occurring after **Your Home** has been **Unoccupied** for 30 consecutive days

Rent and Alternative Accommodation when the **Buildings** are not repaired in accordance with Sub-Section 5, Claims Settlement for Section 1

## The Buildings

### e Cover During Sale

If **You** contract to sell the **Buildings**, the purchaser who completes the sale shall have the benefit of the insurance provided by this Cover up to the date of completion, provided the **Buildings** are not otherwise insured

### f Paying Guests

Loss of or damage to the **Buildings** by any cause insured whilst **Your Home** is occupied by paying guests in addition to members of **Your Household**. **We** must be notified if the number of paying guests exceeds six adults

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## 3 Accidental Damage

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This cover does not apply unless the Schedule states that **Accidental Damage** is included

What is insured

### 1 Accidental Damage

### 2 Legal Fees

Legal Fees which **You** have to pay to repossess **Your Home** following occupation by squatters – up to £10,000

**We** will not pay for

- 1 Any **Excess** shown in the schedule
  - 2 An **Excess** of £50 in addition to the **Excess** shown in the schedule whilst **Your Home** or any part of it is lent or let
  - 3 Damage caused by
    - a Wear and tear, settlement or shrinkage
    - b Wet or dry rot, atmospheric conditions, vermin, insects, chewing, scratching, tearing or fouling by domestic pets, fungus or a gradually operating cause
    - c Faulty workmanship, defective design or the use of defective materials
    - d Subsidence, Heave or Landslip of the site beneath the **Building**
  - 4 The cost of maintenance and normal redecoration
  - 5 Any loss, destruction or damage excluded elsewhere in this Policy
- 1 Fees incurred without **Our** permission

### 4 Inflation Protection for Section 1

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#### Index-linking

To help combat inflation the Sums Insured on **Buildings** will be automatically increased in accordance with the relevant sections of the Index of Retail Prices as issued by the States of Guernsey and the States of Jersey, the office for National Statistics of the United Kingdom and the Government of the Isle of Man (or an alternative index selected by the Insurers)

#### Protection after loss

The Sum Insured will continue to be index-linked following loss or damage by any cause listed in this Cover while the **Buildings** are being reinstated, provided **You** take all reasonable steps to ensure that the reinstatement is carried out without undue delay

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### 5 Claims Settlements for Section 1

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Following insured damage, **We** will settle **Your** claim as explained below

- a If parts of the **Buildings** damaged by any of the causes insured are repaired or replaced, **We** will pay **You** the full cost of any necessary work done without any reduction for wear tear or betterment if at the time of the loss:
  - the **Buildings** are in good repair
  - the Sum Insured is not less than the full cost of rebuilding the **Buildings**
- b If the parts of the **Buildings** damaged by any of the causes insured are NOT repaired or replaced, or the **Buildings** are NOT in good repair, or the Sum Insured is less than the full cost of rebuilding the **Buildings**, **We** will pay **You** at **Our** option
  - i the cost of reinstating the damage less an allowance for any wear, tear or betterment or
  - ii the difference between the value of the **Buildings** prior to the destruction or damage and the value of the **Buildings** following the destruction or damage
- c If at the time of damage the Sum Insured on **Buildings** is less than the full cost of rebuilding the **Buildings** then **You** shall be considered as being **Your** own insurer for the difference and shall bear a rateable share of the loss accordingly

## The Buildings

**We** will also pay the following if the parts of the **Buildings** damaged by any of the causes insured are repaired or replaced

- i **Fees**
- ii **Removal of Debris**
- iii **States of Guernsey & Jersey, Isle of Man or Local Authorities' requirements**
- iv **Rent and Alternative Accommodation**

In respect of damage caused by the escape of water from a fixed water or heating system, **We** will pay the costs and expenses **You** pay with **Our** written permission to find the source of any insured damage and then to repair the damage so caused. However **We** will not pay more than £5,000 in any one period of Insurance

### Amount Payable

The maximum amount payable in respect of any one incident is

- i for **Buildings** including **Fees, Removal of Debris and States of Guernsey & Jersey, Isle of Man or Local Authorities' requirements** the Sum Insured (less any **Excess**)
- ii for Rent and Alternative Accommodation 25% of the Sum Insured on **Buildings** in addition to the amount paid for the **Buildings**

The Sum Insured on **Buildings** will not be reduced following payment of a claim

### 6 Owners Liability to the Public

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Insurance is provided for any amounts which **You** become legally liable to pay in respect of

Accidental bodily injury, death or disease of any person

Accidental loss of or damage to property arising

as owner (but not occupier) of the **Buildings** or the land belonging to the **Home**

#### Limit

1. **We** will pay up to £2,000,000 in connection with any one incident or series of incidents constituting one occurrence, and any other legal costs which **You** have to pay provided **We** agree them by letter
2. **We** will pay up to £2,000,000 for any single event that happens during any insurance period and is caused by **You** having owned and lived in any **Home** in the past, and which arises because of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) order 1975. **We** will only pay if:

At the time of the event **You** no longer have a legal title or any other interest in the **Home**; and  
There is no other insurance which covers your legal responsibility

If this policy is cancelled when **You** sell **Your Home** **You** will be insured for up to 7 years under the terms of paragraph 2

If **You** should die **Your** legal personal representatives will have the protection of this Cover

**We** will not pay for liability arising directly or indirectly from

Injury, death or disease of any member of **Your Household**

Loss of or damage to property owned or occupied by, or in the custody or control of, any member of **Your Household**

#### General Exclusion to Paragraph 6

**We** will not pay for liability directly or indirectly arising from

An agreement unless the liability would have existed without the agreement

**Your** employment, business or profession

The use of lifts or mechanically or electrically propelled vehicles (other than gardening equipment)



# Section 2 - The Contents

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## 1 Perils Covered

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The **Contents** are insured against loss or damage by the following causes while they are in **Your Home** or its domestic outbuildings and garages or in the open within the boundaries of the land belonging to **Your Home**

- a Fire, Explosion, Lightning, Earthquake
- b Smoke
- c Escape of water or oil from any fixed water or heating installation or domestic appliance
- d Impact with a building involving an aircraft, aerial device or anything falling from them, or by a vehicle, train or animal
- e Falling trees, branches, telegraph poles or flagpoles
- f Falling receiving aerials, satellite dish aerials, their fittings or masts
- g Riot, Civil Commotion, Strike, Labour or Political Disturbance
- h Malicious persons or vandals
- i Storm or Flood

**We will not pay for**  
The **Excess** shown in the Schedule

Loss or damage caused by smog, agricultural or industrial operations or any gradual process

Damage to the component or appliance from which the water or oil escapes  
Loss or damage occurring after **Your Home** has been **Unoccupied** for 30 consecutive days

Loss or damage occurring after **Your Home** has been **Unoccupied** for 30 consecutive days  
Loss or damage caused by **You** or **Your Household**

## The Contents

The **Contents** are insured against loss or damage by the following causes while they are in **Your Home** or its domestic outbuildings, garages and greenhouses

j Subsidence or Heave of the site beneath the Buildings or Landslip

k Theft or attempted theft

**We will not pay for**

Damage caused by bedding down of new structures or settlement of newly made up ground

Damage resulting from the movement of solid floor slabs unless the foundations beneath the external walls of **Your Home** are damaged at the same time

Damage caused by river or coastal erosion

Damage resulting from

Demolition or structural repairs or alteration of the **Buildings**

Faulty workmanship, defective design or the use of defective materials

Loss by deception, unless it is only entry that is gained by deception

Loss or damage caused by **You** or **Your Household**

Loss while **Your Home** or any part of it is lent or let or occupied by paying guests unless force and violence is used to gain entry into or exit from **Your Home** or its domestic outbuildings, garages or greenhouses

Loss of Money from **Your Home** unless force and violence is used to gain entry into or exit from **Your Home**, its domestic outbuildings or garages

Loss or damage occurring after **Your Home** has been **Unoccupied** for 30 consecutive days

## 2 Additional Cover

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This Cover also provides insurance against

**a Deep Freezer Contents**

Loss of or damage to food in a domestic deep freezer in **Your Home** caused by a rise or fall in temperature or contamination from refrigerant or refrigerant fumes. **We** will also pay for loss or damage to food which has been removed from the deep freezer following an incident insured by this Cover

**b Mirrors and Glass**

Breakage of mirrors, glass or ceramic hobs or tops to furniture and fixed glass in furniture in **Your Home**

**c TVs, Audio Visual equipment, Computers Accidental Damage** to televisions, home computers, satellite tuners, video and audio equipment in **Your Home** and their aerials and satellite aerials

**d Rent and Alternative Accommodation**

If **Your Home** is made uninhabitable by any of the causes insured **We** will pay either the

- a Rent which **You** still have to pay for parts of **Your Home** which are unfit to live in
- b Reasonable additional costs of comparable alternative accommodation (including pets) until **Your Home** is fit to live in again

**We** will not pay for  
The **Excess** shown in the Schedule

Loss or damage due to the deliberate act of the power supply authority or the withholding or restricting of power by the authority  
Loss or damage resulting from wilful neglect by **You** or **Your Household**

Damage occurring after **Your Home** has been **Unoccupied** for 30 consecutive days

Mechanical or electrical breakdown  
Damage to records, recording tapes or discs  
Damage caused by cleaning, assembling, repairing or dismantling of the apparatus  
Property not owned by any member of **Your Household**

## The contents

This cover also provides insurance against

### e Door Locks

Replacement and installation of locks of any external door of **Your Home** or any garage domestic outbuilding or greenhouse or any domestic safe or burglar alarm keyswitch if the keys have been stolen or lost

### f Temporary Removal

Loss of or damage to the Contents by any cause insured in Paragraph 1 up to a maximum of 15% of the Contents sum insured while temporarily removed from **Your Home**

- a Into a bank safe deposit, occupied private dwelling or any building where any members of **Your Household** are living or carrying on their business within the Channel Islands or the British Isles
- b Elsewhere in the Channel Islands or the British Isles

### g Reinstatement of Title Deeds

The cost of replacing the Title Deeds to **Your Home** if they are lost or damaged by any cause insured by Section 2 while in **Your Home** or lodged with your Mortgage Lender, Bank, Advocate or Solicitor - up to £250

### h Loss of Oil and Metered Water

- a Additional loss of metered water at **Your Home**
- b Additional loss of domestic heating oil at **Your Home** subject to a maximum of £2,500 in any one **Period of Insurance**

**We will not pay for**

Loss of **Money** by theft unless force and violence is used to gain entry into or exit from a building

Loss or damage in a furniture depository, sale or exhibition  
Loss or damage by theft unless force and violence is used to gain entry into or exit from a building

Loss occurring after **Your Home** has been **Unoccupied** for 30 Consecutive days  
Loss or Damage excluded elsewhere in Section 2 - The Contents

## The Contents

This cover also provides insurance against

### i Christmas Gifts

Loss of or damage to Christmas Gifts by any cause insured by Section 2 whilst in **Your Home** during the month of December - up to 20% of and in addition to the **Contents** Sum Insured shown in the Schedule

### j Wedding Gifts

Loss or damage to Wedding Gifts by any cause insured by Section 2 whilst in **Your Home** during the period one month before and after the wedding day of any member of **Your Household** - up to 20% of and in addition to the **Contents** Sum Insured shown in the Schedule

### k Paying Guests

Loss of or damage to the **Contents** by any cause insured by this section whilst **Your Home** is occupied by paying guests in addition to members of **Your Household** **We** must be notified if the number of paying guests exceeds six adults

### l Witness Expenses

Expenses incurred by any member of **Your Household** when required to act as a witness for criminal proceedings in a court as a prosecution witness or subpoenaed by the court for the purposes of the conduct of criminal proceedings up to £100 per day for each day or part of a day subject to a maximum of £1,000 in any one **Period of Insurance**

### m Electronic data downloads

The cost of replacing **Electronic data downloads** following loss or damage to **Contents** by any of the causes insured subject to a maximum of £1,000 in any one **Period of Insurance**

**We** will not pay for

Property excluded under the **Contents** definition of this Policy

Property excluded under the **Contents** definition of this Policy

Any court attendance expenses where any member of **Your Household** has not been a material witness to a crime

Attendance at proceedings that have been brought against any member of **Your Household**

Any court attendance for civil court proceedings

The cost of remaking or recreating a disc, tape or film

Any data not commercially available at the time of the loss

Loss or damage excluded elsewhere in Section 2 - The Contents

### 3 Accidental Damage

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This cover does not apply unless the Schedule states that **Accidental Damage** is included

What is insured

#### 1 Accidental Damage

**Accidental Damage** to the **Contents** other than Landlords Fixtures and Fittings in **Your Home** and including while professional removers are moving the property from **Your Home** directly to **Your new Home** both situated within

- a) The Channel Islands
- b) The Isle of Man

#### 2 Personal Possessions

**Personal Possessions** cover as defined under Section 3 with an additional Sum Insured equivalent to 50% of the **Contents** Sum Insured shown in the Schedule, up to a maximum of £20,000 for **Personal Possessions** unless the Schedule shows an additional amount under Section 3. Subject to the Terms, conditions and exclusions detailed in Section 3 - **Personal Possessions**

**We will not pay for**

- 1 Any **Excess** shown in the schedule
  - 2 Damage
    - a To Clothing and **Personal Effects** and **Money**
    - b Whilst **Your Home** or any part of it is lent or let
    - c Caused by
      - i Wear and tear, settlement or shrinkage
      - ii Wet or dry rot, atmospheric conditions, vermin, insects, fungus or a gradually operating cause
      - iii Faulty workmanship, defective design or the use of defective materials
      - iv Repairing, restoring, cleaning or dyeing
      - v Chewing, scratching, tearing or fouling by domestic pets
  - 3 Damage solely caused by mechanical or electrical fault or breakdown
  - 4 Any loss, destruction or damage excluded elsewhere in this Policy
  - 5 Loss of or damage to property being moved by professional removers unless such property has been professionally packed and unless the terms and conditions required by the professional removers have been complied with
- 
- 1 Any **Excess** shown in the Schedule
  - 2 The Exclusions detailed under Section 3 - **Personal Possessions**

## 4 Inflation Protection for Section 2

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To help combat inflation the Sums Insured on **Contents** will be automatically increased in accordance with the relevant sections of the Index of Retail Prices as issued by the States of Guernsey, States of Jersey, the office for National Statistics of the United Kingdom and the Government of the Isle of Man (or an alternative index selected by the Insurers)

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## 5 Claims Settlement for Section 2

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Following loss or damage by any of the causes insured

- a Provided that at the time of loss or damage the Sum Insured on **Contents** is at least equal to the cost of replacing all the **Contents** as new  
**We** will at **Our** option
  - either pay the cost of repairing,
  - pay the cost of replacing as new with an item of similar quality
  - replace as new with an item of similar qualityor make a cash payment for
- b If the Sum Insured at the time of loss or damage is not as described above or **You** do not intend to repair or replace, **We** may make a deduction for wear, tear or betterment on all items lost or damaged
- c If at the time of damage the Sum Insured on **Contents** is less than the value of the **Contents** then **You** shall be considered as being **Your** own insurer for the difference and shall bear a rateable share of the loss accordingly
- d Notwithstanding the provisions of Paragraph 5a a deduction for wear, tear or betterment will be made for claims arising under Paragraph 2f Temporary Removal in respect of clothing and personal effects

any items of **Contents**  
lost or damaged

### Amount Payable

The maximum amount payable in respect of any one incident is

- a for **Contents**
  - The Sum Insured (less any **Excess**) subject to the following limits unless the Schedule shows an increased amount
  - Valuables** in total 40% of **Contents** Sum Insured
  - Any one **Valuable** 10% of **Contents** Sum Insured
  - Money** £500
  - Visitors' and paying guests' Personal Possessions £500
  - Business Equipment** £10,000 (except for stock in trade where a maximum limit of £1,000 applies)
- b for Rent and Alternative Accommodation
  - Up to an amount not exceeding in the aggregate 25% of the Sum Insured on **Contents**

The Sum Insured on **Contents** will not be reduced following payment of a claim

### 6 Third Party Liability

---

Insurance is provided for any amounts which **You** or any member of **Your Household** becomes legally liable to pay in respect of

Accidental bodily injury, death or disease of any person

Accidental loss of or damage to property

#### arising

- a As occupiers (but not owners) of the **Buildings** or the land belonging to the **Home**
- b In any other personal capacity
- c As an employer of any domestic employee
- d From the use of a firearm registered with the police authority

in the Channel Islands, Isle of Man, United Kingdom or elsewhere in the world during a temporary visit for the purpose of travel only

#### Limit

- a **We** will pay up to £2,000,000 in connection with any one incident or series of incidents constituting one occurrence plus any other costs, expenses and Advocates' or Solicitors' fees which **You** have to pay, provided **We** agree them by letter
- b **We** will pay up to £10,000,000 for accidental bodily injury, death or disease of any domestic employee employed by **Your Household** including any other costs, expenses and Advocates' or Solicitors' fees which **You** have to pay, provided **We** agree by letter

**We** will not pay for liability arising directly or indirectly from

Injury, death or disease of any member of **Your Household** other than **Your** domestic employees

Loss of or damage to property owned by or in the custody or control of any member of **Your Household**



### General Exclusions to Paragraph 6

**We** will not pay for liability arising directly or indirectly from

An agreement unless the liability would have existed without the agreement

The trade employment business or profession of any member of **Your Household**

The transmission of any communicable disease or virus by any member of **Your Household**

Injury, death, disease (other than to a domestic employee) or damage arising out of

The ownership of land or buildings by any member of **Your Household**

The occupation of land or buildings by any member of **Your Household** other than the **Buildings** or the land belonging to the **Home**

The use of horses for racing or steeplechasing

The ownership or use of any motorised or mechanically propelled or assisted vehicles including children's vehicles whether licensed for public road use or not (other than garden machinery and motorised or electric wheelchairs),

boats (other than rowing boats), sailboards, surfboards, jet skis and other similar items which are waterborne

aircraft, gliders and hang gliders

caravans

trailers,

lifts (other than stair lifts)

If **You** or the member of **Your Household** claiming should die, **You** or their legal personal representatives will have the protection of this Cover

## 7 Tenants Liability for Damage

---

If **You** are a tenant of **Your** Home and not the owner or leaseholder, insurance is provided for all sums which **You** are liable to pay under the terms of **Your** tenancy agreement for

- a **Buildings**  
Damage to the **Buildings** by any of the causes listed under Paragraph 1 of section 2 - The Contents (Page 16 + 17) other than Fire, Subsidence, Heave and Landslip
- b **Decorations and Fixtures**  
Damage to the internal decorations or landlords fixtures and fittings of the **Buildings** from any of the causes listed under Paragraph 1 of Section 2 - The Contents (Page 16 + 17)
- c **Accidental Damage** to inspection covers and to those underground services supplying the **Buildings** other than Damage solely caused by mechanical or electrical fault or breakdown
- d **Glass and Sanitary Ware**  
Breakage of fixed glass in walls, doors and roofs including double glazed units, solar panels, ceramic hobs or tops and washbasins, pedestals, baths, sinks, lavatory pans and other sanitary ware in the **Buildings**

### Amount Payable

The maximum amount payable is 20% of the Sum Insured on the **Contents** in any one **Period of Insurance**

**Note: We** suggest that **You** examine **Your** tenancy agreement to ensure **Your** liabilities are adequately covered by the above

---

## 8 Compensation for Death of any Member of your Household

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This cover provides insurance against

Fatal injury to any member of **Your Household** happening within **Your Home** caused by visible violence by thieves or fire, subject to a maximum of £7,500 in any one **Period of Insurance**

# Section 3 - Personal Possessions

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## 1 Cover

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**This cover does not apply unless Section 2 - The Contents Paragraph 3 - Accidental Damage is operative, or, the Sections marked with Sums Insured are shown on the Schedule. When operative, the cover provided by this Section applies within the following territorial limits:-**

Anywhere within the Channel Islands or Isle of Man

Elsewhere within the British Isles

Elsewhere in the world for the purposes of travel only

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### **A Unspecified valuables, clothing and personal effects, pedal cycles, sports equipment, students personal possessions, personal money, credit cards, mobile phones and portable computers**

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What is insured

Property owned by any member of **Your Household** or for which they are responsible

- a accidental loss of or damage to **Valuables**, Clothing and **Personal Effects**, Pedal Cycles, Sports Equipment, Specialised Sports Clothing, Mobile Phones, Portable Computers and their accessories

**We** will not pay for

Any **Excess** shown in the schedule

Loss or damage listed under 'General Exclusions to Cover Section 3'

Any article used or held for business or professional purposes which are not owned by **Your Household**

Tools or instruments used or held for business or professional purposes

Contact lenses, china, glass or porcelain articles

Theft of cycles or parts of the cycles whilst outside the boundaries of the land to the **Home** unless the cycle is in a locked building or has been attached to a permanent fixture and immobilised by a security device

Loss or damage while cycles are being used for racing

Loss or damage to tyres or accessories unless the cycle is lost or damaged at the same time

Equipment for mountaineering, potholing, parachuting, windsurfing, surfing, motor vehicles, trailers, **Caravans**, boats, vessels, aircraft and their respective accessories

Living creatures

Loss or damage while taking part in organised racing (other than on foot) or professional sport

Loss or damage to golf balls unless contained in the golf bag at the time of the loss or damage

## Personal Possessions

What is insured

- b loss or damage to items belonging to or in the custody of members of **Your Household** whilst residing away from **Home** for the purposes of further education
- c loss of **Money**
- d loss from fraudulent use by unauthorised persons of credit, charge, cheque, debit and cash cards issued in the British Isles
- e loss from fraudulent use by unauthorised persons of mobile phones

**We** will not pay for

Loss or damage to mobile phone or portable computer accessories unless the mobile phone and or portable computer is lost or damaged at the same time

Theft of unattended articles unless from within a locked store or locker following forcible or violent entry and or exit in addition to the exclusions listed above

Securities, certificates other than savings certificates and documents  
Depreciation in value of **Money**  
Loss of **Money** caused by errors or omissions in payments, receipts or book-keeping  
Loss of **Money** not reported to the Police within 24 hours of discovery

Losses of cards not reported to the Police and the issuing organisation within 24 hours of discovery

Losses caused by use by any member of **Your Household** or with their permission  
Losses from fraudulent use of stolen mobile phones not reported to the Police and the issuing organisation within 24 hours of discovery

## B Specified Items

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What is insured

Accidental loss of or damage to items specified in the Schedule and owned by any member of **Your Household** or for which they are responsible

**We** will not pay for

The **Excess** shown in the Schedule  
Loss or damage listed under 'General Exclusions to Section 3'

Tools or Instruments used or held for business or professional purposes

Any other article used or held for business or professional purposes which is not owned by **Your Household**

Contact lenses, china, glass or porcelain articles

Theft of cycles or parts of the cycles whilst outside the boundaries of the land to the **Home** unless the cycle is in a locked building or has been attached to a permanent fixture and immobilised by a security device

Loss or damage while cycles are being used for racing

Loss or damage to tyres or accessories unless the cycle is lost or damaged at the same time

Equipment for mountaineering, potholing, parachuting, windsurfing, surfing, motor vehicles, trailers, **Caravans**, boats, vessels, aircraft and their respective accessories

Living creatures

Loss or damage while taking part in organised racing (other than on foot) or professional sport

Loss or damage to golf balls unless contained in the golf bag at the time of the loss or damage

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## 2 Inflation Protection for Section 3

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To help combat inflation the Sums Insured under this Section will be automatically increased in accordance with the relevant sections of the Index of Retail Prices as issued by the States of Guernsey and States of Jersey, the office for National Statistics of the United Kingdom and the Government of the Isle of Man (or an alternative index selected by the Insurers)

### 3 Claims Settlement for Section 3

We will at **Our** option

- either pay the cost of repairing,  
pay the cost of replacing as new  
with an item of similar quality,  
replace as new with an item  
of similar quality
  - or make a cash payment for
- } any item lost or damaged

If you do not intend to repair or replace we may make a deduction for wear, tear or betterment on all items lost or damaged

#### Amount Payable

The maximum amount payable in respect of any one incident is

- A a** for Unspecified **Valuables**,  
Clothing and **Personal Effects**,  
Pedal cycles, Sports Equipment and  
Specialised Sport Clothing, Mobile  
Phones, Portable Computer and their  
accessories
- The Sum Insured (less any **Excess**) subject to a maximum amount of £2,000 in respect of any one item
- b** loss or damage to items belonging to or in the custody of members of **Your Household** whilst residing away from **Home** for the purposes of further education
- A total limit (unless Specified) of £2,500 per student (less any **Excess**) subject to a maximum amount of £500 in respect of any one item (unless Specified)
- |  |        |
|--|--------|
| <b>c Money</b>   | £500   |
| <b>d Credit Cards</b>  | £1,000 |
| <b>e</b> loss from fraudulent use by unauthorised persons of mobile phones | £100   |
- } In addition to the Sum Insured (less any **Excess**)
- B** for Specified Items
- The Sum Insured (less any **Excess**)

The maximum amount payable in respect of any one incident of theft from unattended road vehicles is

£2,500

## 4 General Exclusions to Section 3

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**We** will not pay for

Damage due solely to wear and tear

Damage caused by cleaning, dyeing, repairing, restoring or renovating

Damage caused by chewing, scratching, tearing or fouling by domestic pets for which **Your**

**Household** is responsible, vermin, insects, mildew, fungus or atmospheric conditions

Damage solely caused by mechanical or electrical breakdown

Loss by deception unless it is only entry in to **Your Home** that is gained by deception

Theft from unattended road vehicles other than from a locked luggage boot, luggage or glove compartment following forcible and violent entry to a securely locked vehicle

# Section 4 – Small Craft

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## 1 Cover

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What is insured

Accidental loss of or damage to

### Small Craft

- a Ashore anywhere in the Channel Islands or British Isles
  - b Afloat when not in use in Channel Island waters or coastal waters of the British Isles on a suitable and well maintained unexposed mooring between 1st May and 30th September
  - c Whilst actually in use in Channel Island or British Isles coastal waters and in European coastal waters for up to 45 days in any one
- Period of Insurance**
- d In transit by sea, road or rail

**We** will not pay for

Any **Excess** shown in the Schedule

Damage caused by wear and tear

Damage resulting from faulty construction or design

Mechanical or electrical breakdown

Damage caused by the **Small Craft's**

unseaworthiness

Scratching or bruising in transit

Loss or damage caused by theft of the **Small Craft's** machinery or equipment unless force is used to gain entry into the **Small Craft** or its store

Loss or damage caused by theft of an outboard motor, unless securely locked to the **Small Craft**

by an anti-theft device or from a locked store

Loss or damage caused by theft of a trailer unless it is immobilised or kept in a locked store when not in use

Loss of or damage to the skeg or daggerboard of a sailboard or loss or damage caused by theft of a surfboard or sailboard unless from within locked premises or from a vehicle where a security lock is employed

Loss or damage to sails or protective covers split by the wind or blown away whilst set unless

- a Caused by the **Small Craft** being stranded or in collision or in contact with any external substance other than water
- b Resulting from damage to the spars to which the sails are bent occurring whilst racing (if insured)

Loss or damage whilst the **Small Craft** is

- a Let out on hire or charter
- b Being used for business purposes
- c Towing other craft unless they are in distress
- d Being towed on water except as is customary or when in need of assistance

Loss or damage sustained whilst racing (unless otherwise shown in the Schedule)



## 2 Claims Settlement for Section 4

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We will at **Our** option

- either pay the cost of repairing,  
pay the cost of replacing as new  
with an item of similar quality,  
replace as new with an item  
of similar quality
  - or make a cash payment for
- } any item lost or damaged

If **you** do not intend to repair or replace **we** may make a deduction for wear, tear or betterment on all items lost or damaged

### Amount Payable

The maximum amount payable in respect of any one incident is

The **Sum Insured** (less any **Excess**)

The Sum Insured will not be reduced following payment of a claim

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## 3 Third Party Liability

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### Damages and Costs

**We** will pay any amounts which any member of **Your Household** becomes legally liable to pay in respect of

Accidental bodily injury, death or disease of any person including passengers

Accidental loss of or damage to property including piers, docks, wharves and jetties

arising out of the ownership or use of **Your Small Craft**

**We** will not pay for liability directly or indirectly arising from

Accidental bodily injury, death or disease of any person employed by **You** directly or indirectly in connection with the **Small Craft**

The transmission of any communicable disease or virus by any member of **Your Household**

Loss of or damage to property owned, occupied or in the custody of any member of **Your Household**

Use or custody of the **Small Craft** by an operator or employee of any shipyard, marina, repair yard, slipway, yacht club, sales agency or similar organisation

Letting out on hire or charter

Use for business purposes

Towing other craft unless they are in distress

The **Small Craft** being towed in water except as is customary or when in need of assistance

Transit by road or rail

Racing (unless otherwise shown in the Schedule)

## Small Craft

**We** will also pay for

### Other expenses

- a Costs which any member of **Your Household** becomes legally liable to pay for salvaging or attempting to salvage **Your Small Craft**
- b Expenses **You** have to pay to reduce or avoid the loss of or damage to **Your Small Craft**
- c Other costs expenses and legal fees which **You** have to pay provided **We** agree by letter

**We** will also cover the legal liability of any other person who is using or has custody of the **Small Craft** with **Your** permission and who is not insured elsewhere

### Limit

£1,000,000 in respect of any one incident. In addition, **We** will pay the amounts specified in a, b and c above

If **You** or the member of **Your Household** claiming should die, **You** or their legal personal representatives will have the protection of this Cover

# Section 5 - Caravans

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## 1 Cover

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What is insured

- 1 Accidental loss of or damage to the **Caravan**
  - a Anywhere in the British Isles
  - b Elsewhere in Europe for up to 60 days in any one period of insurance
  - c In transit by sea between ports in Europe by a recognised passenger carrying service, provided that the journey does not take longer than 65 hours under normal conditions

**We** will not pay for

Any Excess shown in the Schedule  
**Caravans** which are permanently sited, used as permanent dwellings or on hire, including their accessories and contents  
Property used or held solely for business or professional purposes  
Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets for which **Your Household** is responsible, vermin, insects, mildew or fungus  
Mechanical or electrical breakdown  
Loss by deception  
Damage to tyres caused by punctures, cuts or bursts  
Loss or damage whilst being towed during hire  
Loss or damage to furniture, furnishings or utensils caused by theft, malicious persons or vandals when **You** leave **Your Caravan** unattended unless the loss or damage occurred when **Your Caravan** was fully locked  
**Valuables**, Clothing and **Personal Effects Money**, credit and charge cards  
Pedal cycles, prams and pushchairs  
Sports equipment and specialised sports clothing  
Theft of the **Caravan** unless the towbar is fitted with an anti-theft lock at all times or the wheels are secured with a security device when parked

# Caravans

What is insured

We will not pay for

## 2 Recovery and Re-delivery

The reasonable cost of

- a Protecting **Your Caravan** and removing it to the nearest competent repairers if it is not roadworthy as a result of an insured cause
- b Delivery to **Your Home**, but if **Your Caravan** is damaged on the Continent of Europe and cannot be economically repaired before **You** intend to return home, **We** will only pay the cost of
  - i removing **Your Caravan** to the Continental port of embarkation
  - ii any additional freight charged from that port to the Channel Islands or British Isles
  - iii returning **Your Caravan** from the British port to **Your Home**

In addition **We** will pay any Customs Duty **You** have to pay on **Your Caravan** following loss or damage insured by this Cover, when it is temporarily imported into any country on the Continent of Europe

## 3 Loss of Use

- a The reasonable costs of hiring another **Caravan** or other alternative accommodation
- b Lost hiring charges for bookings accepted prior to the loss or damage while **Your Caravan** is uninhabitable as a result of loss or damage insured by this Cover

## 4 Salvage Charges

All reasonable costs and expenses which **You** have to pay to reduce or avoid loss which would have resulted in a claim under this Cover during the course of any sea transit defined in paragraph 1c above

## 2 Claims Settlement for Section 5

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We will at **Our** option

either

- a pay the cost of repairing the **Caravan**
- b if the **Caravan** is lost or damaged beyond economical repair we may settle the claim as follows:
  - i if **Your Caravan** is under five years old from the date of manufacture and **You** have been the only owner, **We** may replace **Your Caravan** with a new **Caravan** of the same make and model (or nearest equivalent). You must ensure that the sum insured is adequate to reflect the replacement cost of a new **Caravan** of the same make and model
  - ii if paragraph i does not apply **We** may pay the retail value of the **Caravan** at the time of loss or damage less a deduction to reflect the condition of the **Caravan** prior to the loss
- c make a cash payment

If **You** do not intend to repair or replace **We** may make a deduction for wear, tear or betterment on all items lost or damaged

### Amount Payable

The maximum amount payable in respect any one incident under each of the categories under paragraph 1 (less any **Excess**) will be

- 1 the Sum Insured for the item lost or damaged
- 2 £250
- 3 £10 per person per day subject to £150 total
- 4 unlimited

Sums Insured will not be reduced following payment of a claim

### 3 Third Party Liability

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#### Damages and Costs

**We** will pay any amounts which any member of **Your Household** becomes legally liable to pay in respect of:

Accidental bodily injury, death or disease of any person

Accidental loss of or damage to property

arising out of the ownership or use of the **Caravan**

**We** will also cover the legal liability of any person who is using or has custody of the **Caravan** with **Your** permission and who is not insured elsewhere

#### Limit

£2,000,000 in respect of one incident plus any other costs, expenses and legal fees **You** have to pay provided **We** agree them by letter

**We** will not pay for liability directly or indirectly arising from

Injury, death or disease of any member of **Your Household**

The transmission of any communicable disease or virus by any member of **Your Household**

Loss of or damage to property owned, occupied or in the custody of any member of **Your Household**

Use of a motor vehicle

A **Caravan** which is permanently sited or used as a permanent dwelling or is on hire

Towing during hire

An agreement unless the liability would have existed without the agreement

If **You** or the member of **Your Household** claiming should die, **Your** or their legal personal representatives will have the protection of this Cover

# Section 6 - Horses & Ponies

## The Animal

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### 1 Cover for the Animal

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What is insured

Any **Animal** used for private hacking, gymkhanas, pony club events and showjumping for

- a Death
  
  
  
  
  
  
  
  
  
  
- b Permanent inability to perform the duties for which it is kept
  
  
  
  
  
  
  
  
  
  
- c Veterinary fees which **You** have to pay for its treatment resulting from an accident, illness or disease sustained in the Channel Islands or British Isles during the **Period of Insurance**
  
  
  
  
  
  
  
  
  
  
- d Loss by theft or straying

**We** will not pay for

Any **Excess** shown in the Schedule

- Slaughter without **Our** consent unless on humane grounds
- Destruction in compliance with statute or other order
- Death from castration or other surgical operations unless conducted by a veterinary surgeon to save the **Animal's** life
  
  
  
  
  
  
  
  
  
  
- Blemishes which render the **Animal** unsuitable for showing because of its appearance
  
  
  
  
  
  
  
  
  
  
- Treatment for foaling or protective inoculations
- Fees for castration or other surgical operations, unless conducted to save the **Animal's** life
  
  
  
  
  
  
  
  
  
  
- Loss by theft involving any member of **Your Household**
- Loss by deception

## 2 Claims Settlement for the Animal

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### Amount Payable

The maximum amount payable in respect of any one incident under each of the categories, under paragraph 1 (less any **Excess**) is

- a or d The lower of the Sum Insured for the **Animal** or its market value
- b The lower of 50% of the Sum Insured for the **Animal** or 50% of its market value immediately before the claim
- c £100 for one course of treatment

### Conditions

- 1 Following payment of a claim under paragraph 1 b all cover for the disabled **Animal** will cease
- 2 In the event of accident or disability **You** must immediately arrange for a veterinary surgeon to attend and treat the **Animal**. The vet's report must be sent to **Us** if **We** request it. If the **Animal** dies **You** are responsible for disposal of the carcass. Any amount raised from the disposal belongs to **Us** and must be forwarded to **Us**



## The Equipment

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### 1 Cover for the Equipment

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What is insured

a Accidental loss of or damage to saddles, bridles and riding tack owned by members of **Your Household**

**We** will not pay for

Any **Excess** shown in the Schedule  
Damage caused by wear and tear  
Damage caused by cleaning, repairing, restoring or renovating  
Damage caused by chewing, scratching, tearing or fouling by domestic pets for which **Your Household** is responsible, vermin, insects, mildew or fungus  
Loss by theft from a commercial riding establishment  
Loss by deception

b Accidental loss of or damage to the non-motorised horse-box shown in the Schedule

Any **Excess** shown in the Schedule  
Damage caused by wear and tear  
Damage caused by cleaning, repairing, restoring or renovating  
Loss or damage unless the horse-box is immobilised when not attached to the towing vehicle  
Loss by deception

---

### 2 Claims Settlement for the Equipment

---

**We** will at **Our** option

- either pay the cost of repairing,  
pay the cost of replacing as new with an item of similar quality,  
replace as new with an item of similar quality
- or make a cash payment for

} any items lost or damaged

If **You** do not intend to repair or replace **We** may make a deduction for wear, tear or betterment on all items lost or damaged

#### Amount Payable

The maximum amount payable in respect of any one incident under each of the categories, under paragraph 1 (less any **Excess**) is

- a Saddles, bridles and riding tack: £250 increased to £500 for **Animals** insured for over £1,000
- b Non-motorised horse-box: the Sum Insured

### 3 Third Party Liability for Section 6

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#### Damages and Costs

**We** will pay any amounts which any member of **Your Household** becomes legally liable to pay in respect of

Accidental bodily injury, death or disease of any person

Accidental loss of or damage to property

arising out of the ownership or use of

- a The **Animal** named in the Schedule
- b Any vehicle whilst being drawn by the **Animal**
- c Any land or building for stabling or grazing the **Animal**

**We** will also cover the legal liability of any other person who is using or has custody of the **Animal** with **Your** permission and who is not insured elsewhere

#### Limit

£2,000,000 in respect of any one incident plus any other costs, expenses and legal fees **You** have to pay provided **We** agree them by letter

If **You** or the member of **Your Household** claiming should die, **You** or their legal personal representatives will have the protection of this Cover

**We** will not pay for liability directly or indirectly arising from

Injury, death or disease of any member of **Your Household**

The transmission of any communicable disease or virus by any member of **Your Household**

Loss of or damage to property owned by or in the custody or control of any member of **Your Household**

The employment, business or profession of any member of **Your Household**

An agreement unless it would have existed without the agreement

and or when

the **Animal** is being kept for purposes other than private hacking, gymkhanas, pony club events and show-jumping

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## Conditions which apply to the whole policy

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### 1 Policy Terms and Conditions

**You** and members of **Your Household** and any other person entitled to cover under this Policy must comply with its terms and conditions

### 2 Precautions

**You** must take all reasonable steps to prevent or minimise loss, damage or accident and maintain the insured property in a sound condition and good repair

### 3 Unoccupancy

Provided **You** ensure that not later than the 30th consecutive day of any extended period during which **Your Home** will be **Unoccupied**, **You** have appointed a person responsible to **You** to carry out an internal and external inspection of **Your Home** at least twice during every period of seven consecutive days and **You** have;

- turned off the water supply at the main stopcock and drained the system down

or

- maintained by means of thermostats central heating of **Your Home** at an ambient temperature of not less than 7 degrees Celsius

**We** will agree to substitute the expression "60 consecutive days" for "30 consecutive days" in any exclusion or limitation relating to **Your Home** being **Unoccupied** for the duration of such extended period

### 4 Other Insurance

If any loss, damage or legal liability covered under this Policy is also covered by any other insurance

**We** will not pay more than **Our** rateable proportion of any claim

### 5 Annual Premium Cancellation

**You** may cancel the Policy by giving **Us** written instructions. Any return of premium will depend upon whether there has been a material change in the risk, how long the Policy has been in force and whether any claims have been made

**We** may also cancel the Policy by sending 7 days notice by letter to **Your** last known address. If **We** cancel the Policy **We** will make a full refund of the premium for any unexpired period of cover

### 6 Monthly Premium Cancellation

**You** may cancel the Policy by giving **Us** written instructions. **You** should also instruct **Your** Bank or Building Society to cancel **Your** Direct Debit arrangement

**We** may cancel the Policy. If **We** cancel **Your** Policy or **Your** Policy is cancelled because **Your** Bank or Building Society is not prepared to honour **Your** Direct Debit application **We** will write to **You** at **Your** last known address confirming that all cover will cease 7 days after the date of **Our** letter

If the Policy is cancelled either by **You** or **Us**, **We** will stop applying for **Your** monthly premium

## Conditions

### 7 Notification of a Claim

When **You** become aware of a possible claim under this Policy, **You** must notify **Us** in writing without delay. If there has been theft, attempted theft, vandalism, any malicious act or any member of **Your Household** loses any article **You** must also tell the Police immediately

**You** must at **Your** own expense provide **Us** with all details and evidence **We** request, including written estimates and proof of ownership and value. Do not dispose of any damaged items until **We** have had the opportunity to inspect them. Any writ, summons or other legal document served on **You** or any member of **Your Household** in connection with a possible claim must be sent to **Us** immediately. **You** must not answer any correspondence without **Our** consent

### 8 Conduct of the Claim

**You** must give whatever information or assistance **We** request and must not admit, deny or negotiate any claim without **Our** written consent

No property may be abandoned to **Us**

### 9 Subrogation

Before or after **We** pay **Your** claim under this Policy **You** must, if **We** ask **You**, take, or allow **Us** to take in **Your** name, all the steps needed to enforce **Your** rights against any other person

**We** will pay any costs and expenses involved

### 10 Alteration in Risk

**You** must notify **Us** immediately of any alteration in risk which materially affects this insurance

### 11 Arbitration

If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed in accordance with the Chartered Institute of Arbitrators provisions. Where any difference is to be referred to arbitration, the making of an award shall be a condition precedent to any right of action against **Us**

### 12 Fraud

If any claim is in any way fraudulent or if any fraudulent means or devices are used by the **Policyholder** or anyone acting on his behalf to obtain any benefit under this Policy or if any Damage be occasioned by the wilful act or with the connivance of the **Policyholder** all benefits under this Policy shall be forfeited

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## Exclusion which apply to the Whole Policy

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We will not pay for

### 1 Matching of Items

The cost of replacing any undamaged item or parts of items forming part of a set (other than a pair) suite, carpet or other article of a uniform nature, colour or design where the remaining item or items are still usable and the loss or damage occurs

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

### 2 Existing and Deliberate Damage

- a Any loss or damage occurring before cover starts
- b Loss or damage caused deliberately by **You** or **Your Household**

### 3 Loss of Value

Depreciation or loss in value of property other than that specified under Paragraph 5 b ii of Claims Settlement for Section 1 if the claim is to be settled on this basis

### 4 Wear and Tear

Wear and tear or any gradually operating cause

### 5 Consequential Losses

Consequential Loss of any kind or description incurred by **You** or **Your Household**

### 6 Radioactive Contamination and War Risks

Any loss or damage to property, legal liability, expense, consequential loss or bodily injury directly or indirectly caused by or arising from or contributed to by

- a ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- b the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it
- c war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power

### 7 Sonic Bangs

Loss or damage caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speed

### 8 Dangerous Dogs Act 1991

Liability arising directly or indirectly from injury, death, disease (other than to a domestic employee) or damage caused by any dog of a type referred to whether specifically or otherwise in Section 1 (1) of the Dangerous Dogs Act 1991 or any similar legislation in the Channel Islands or the Isle of Man

### 9 Climatic Conditions

Loss or damage directly occasioned by frost (except for damage resulting from the escape of water from any fixed water installation) or sudden changes of temperature

## Exclusion

### 10 Confiscation or Nationalisation

Loss or damage caused by confiscation or nationalisation by any authority

### 11 Terrorism

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

For the purpose of this exclusion, "terrorism" means any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrowing or influencing of any government de jure or de facto by force or violence

### 12 Date change and computer viruses

Loss or damage caused directly or indirectly to equipment because it fails correctly to recognise the date change to year 2000 or any other date in a way that it does not work properly or at all; and

- by computer viruses

Equipment includes computers and anything else insured by the policy which has a microchip in it

Computers include hardware, software, data, electronic data, processing equipment and other computing and electronic equipment linked to a computer

Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all

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## Making a Claim

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Naturally we hope you don't have any accidents or misfortune, but if you do, the following advice might be useful:

- First of all, look at your policy to check that the loss or damage is covered. Look up the appropriate Section in this booklet to see precisely what is provided. Read carefully any exceptions or conditions that may apply. Remember that your Household Policy does not cover any loss or damage which has been caused purely by wear and tear — it is not a maintenance contract. If you wish to make a claim please obtain and complete a claim form and send it to your usual Insurance Adviser or the Insurance Corporation Claims Department
- Remember to tell the Police as soon as you can if property has been stolen, maliciously damaged or you lose a valuable article
- When it is necessary, you should arrange for emergency repairs to be carried out to prevent further damage to your property. For example, if you have a frozen pipe you should turn off the water supply and if necessary call out a 24-hour plumber
- Where repairs are not necessary immediately, you should get two estimates wherever possible and send them to us with your claim form. Do not delay sending in the claim form until you get the estimates — simply tell us that they are being obtained. Once we have agreed an estimate, you can get the work done and then send the final account for settlement
- If your claim includes damage to boilers or tanks, you must not dispose of the damaged items before we have had the opportunity to inspect them
- If someone is making a claim against you for any injury to them or damage to their property, you must send us full details, in writing, as soon as possible. Any letters or documents you receive should be sent to us, unanswered without delay. It is most important that you leave us to deal with the matter on your behalf and do not get involved in any correspondence with the other person

If you have any queries or if you need any help to make your claim, just let us know

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## Security Condition

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Where the Schedule shows the Security Condition applies

Insurance against theft or attempted theft is subject to the following security arrangements being in force at the time of the loss:

- a The door used as final exit from **Your Home** shall be fitted with a mortise deadlock with at least 5 levers, approved under BS3621 (thief resistant locks) or with an alternative acceptable locking device
- b All other external doors, unless secured as shown in a above, shall be fitted with acceptable key operated security bolts fitted top and bottom to each leaf and supplementing any existing locks
- c Sliding patio doors shall be fitted with acceptable key operated security locks fitted top and bottom or with acceptable key operated window locks
- d All windows (accessible from the ground, adjoining roofs and porches or via downpipes) and skylights shall be fitted with acceptable key operated window locks
- e All external doors and the windows specified in d above shall be secured using the acceptable security devices whenever **Your Home** is left unattended, and the keys withdrawn from the locks
- f When **Your Household** retires for the night all external doors and windows specified in d above except those in occupied bedrooms shall be secured using the acceptable security devices and the keys withdrawn

Advice on home security can be obtained from your local Crime Prevention Officer, reputable locksmiths and security companies

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## Sharing Information

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Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us to check information provided and also prevent fraudulent claims. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register

You can ask us for more information about this

You should show this schedule to anyone who has an interest in property insured under this policy

We may pass on your personal data to other companies for processing on our behalf. Some of the companies may be based outside Europe in countries which may not have laws to protect your personal data, but in all cases we will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies involved can be provided to you on request





[www.insurancecorporation.com](http://www.insurancecorporation.com)

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