

 towergate home & protect

Towergate Home Insurance policy



Welcome to Your Towergate Home Insurance Policy

Thank you for choosing your Towergate Home insurance from Towergate Home & Protect. Your policy is issued in accordance with the authorisation granted to Towergate Home & Protect by the **authorised Insurer** as stated in **Your Statement of Fact** and **Policy Schedule**.

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Our Service to you

Your Policy is arranged by:

Towergate Home & Protect

Towergate Home & Protect is a trading name of Towergate Underwriting Group Limited

7 Dominus Way, Meridian Business Park, Leicester, LE19 1RP.

Tel: 0844 892 1520 Fax: 0844 892 1521

Registered Office: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN

Registered In England No: 4043759 www.towergate.co.uk

Authorised and Regulated by the Financial Services Authority

This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Complaints procedure

If at any time you have a complaint about the services that we provide for you, then please follow the complaints procedure as detailed in **Your Policy Schedule**.

Definition of an Eligible Complainant

An eligible complainant is either:

- a consumer (i.e. an individual buying insurance in a private capacity or if (at the time you refer your complaint to the Ombudsman), or;
- a micro enterprise, (i.e. an enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million. In this definition, "enterprise" means any person engaged in an economic activity, irrespective of legal form and includes, in particular, self-employed persons and family businesses engaged in craft or other activities, and partnerships or associations regularly engaged in an economic activity), or;
- a charity with an annual income of less than £1m, or;
- the trustee of a trust with a net assets value of less than £1m.

Compensation

Towergate Home & Protect and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk or by telephone on 0800 678 1100.

Customers with Disabilities

This policy is also available in Large Print, Audio and Braille. If you require any of these formats, in the first instance, please contact Towergate Home & Protect, 7 Dominus Way, Meridian Business Park, Leicester, LE19 1RP or Telephone: 0844 892 1520 Fax: 0844 892 1521

Making a Claim

Conditions that apply to the policy and in the event of a claim are set out in your policy booklet. It is important that you comply with all policy conditions and you should familiarise yourself with any requirements.

To make a claim, first read the Policy and Schedule to check you are covered.

To register a claim please contact Towergate Home & Protect on 0844 892 1522.

Telephone call may be monitored or recorded to help us maintain a quality service.

Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in the policy booklet.

Claims conditions require you to provide us with any reasonable assistance and evidence that we require concerning the cause and value of any claim. Ideally, as part of the initial notification, you will provide:

- Your name, address, and your home and mobile telephone numbers
- Personal details necessary to confirm your identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses

This information will enable us to make an initial evaluation on policy liability and claim value. We may, however, request additional information depending upon circumstances and value which may include the following;

- Original purchase receipts, invoices, instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item you are claiming for is beyond repair.

Sometimes we may wish to meet with you to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigation.

You should also refer to the Claims section under General Conditions on page 24 of this Policy.

The right level of cover

Adequate insurance for your circumstances

How much to insure for

It is your responsibility to make sure that the amount you insure for represents the full value of the property concerned.

For **Buildings**, this means the full cost of rebuilding your property including any outbuildings, plus an amount for any extra charges that could be involved in rebuilding such as demolition costs, architects' and surveyors' fees and meeting the requirements of local authorities.

For **Contents** and **Personal Belongings**, this means the full cost of replacing all the property at today's prices (apart from clothing and household linen, where you may make a deduction for wear and tear and loss in value).

It's important that you insure for the full amount as the 'sums insured' are the maximum that we will pay in the event of a claim.

Index Linking

The sums insured in the schedule will be changed each month and updated each year at the renewal date as follows:

- a. **Contents** and **Personal Belongings** – in line with any increase in the level of the Retail Prices Index or any suitable alternative index we choose
- b. **Buildings** – in line with any increase in the level of the House Rebuilding Cost Index or any suitable alternative index we choose.

The amended sum (or sums) insured and renewal premium will be shown on your renewal notice.

Introduction to the policy wording

Please read this policy booklet together with your schedule. These set out the cover you have chosen, plus any limits that apply. You should return the schedule to Towergate Home & Protect immediately if any details are incorrect or if it does not provide the cover you need.

If you decide that you do not want to accept this policy, please return it within 14 days of receiving it. As long as you have not made a claim, we will refund your premium in full if the policy has not commenced but the refund will be made on a pro-rata basis if cover has started. In all cases a £25 administration fee will be charged.

The contract of insurance

This policy is a contract between you and the underwriter shown on your schedule, and is based on the information you gave us when you applied for this insurance.

In return for your premium, we will provide the cover shown in the schedule during the period of insurance.

The law that applies to the contract

The law of England and Wales will apply to this contract unless:

- a. you and we agree otherwise; or
- b. at the date of the contract, you are a resident of (or in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law of that country will apply.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Changes we need to know about

Please tell Towergate Home & Protect immediately if there are any changes which may affect this insurance. For example:

- The people to be insured
- The sums insured are not adequate
- Your home is to be left unoccupied for more than 30 days in a row; or
- Criminal convictions or cautions of the people insured.
- You are moving home permanently
- Any part of your home is going to be used for any trade, professional or business purposes. There is no need to tell us if the use is clerical only.

Any change in circumstances may result in revised terms and conditions of this policy from the date of the change. If you do not tell us about any change, it may affect any claim you make.

Definitions

Wherever the following words or phrases appear in this policy, they will be shown in **bold** and have the following meanings

Accidental Damage

Damage caused suddenly and unexpectedly by an outside force.

British Isles

The United Kingdom, Channel Islands and Isle of Man.

Buildings

- a. The **Home**, swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, fences, gates, hedges and fixed tanks providing fuel to the **Home**
- b. Fixtures, fittings and decorations.

These must all be at the address shown in the schedule

Contents

Household items and personal belongings (including clothing, jewellery, watches, furs, binoculars, and musical, photographic and sports equipment):

- that **You** own;
- that **You** are legally responsible for; or
- that belong to domestic employees who live with **You**.

This includes **personal money** up to £500, and visitors' personal belongings up to £500 and **Homeworking Equipment** up to £5,000 (no one item can be worth more than £1,500).

The definition of **contents** does not include:

- property insured by any other insurance policy;
- securities (stocks and shares) and documents of any kind;
- **motorised vehicles**, aircraft, boats, boards and craft designed to be used on or in water, caravans and trailers, and the parts, spares and accessories of any of these;
- any part of the structure of **Your home** including ceilings, wallpaper and the like;
- items used for business or professional purposes; or
- any living creature.

Excess

The amount **You** will have to pay towards each separate claim.

Home

The house or flat and its outbuildings, used only for domestic purposes.

Homeworking Equipment

Office furniture and office equipment, including computers, printers, typewriters, fax machines, photocopiers and answerphones all used for business or professional purposes.

Motorised vehicle

Any electrically or mechanically powered vehicle other than:

- vehicles used only as domestic gardening equipment within the boundaries of the land belonging to **Your Home**;
- vehicles designed to help disabled people (as long as the vehicles are not registered for road use);
- golf carts and trolleys; and
- pedestrian-controlled toys and models.

Period of insurance

The period of time the insurance is provided for under this policy, as set out in the schedule, and any other period the policy is renewed for.

Personal money

Cash, cheques, postal orders, unused postage stamps, savings stamps and certificates, premium bonds, luncheon and gift vouchers, season tickets, travel tickets, travellers' cheques and phone cards, all held for social, domestic or charitable purposes. **Personal money** does not include lottery or raffle tickets.

Unfurnished

Does not contain enough furniture for normal living purposes for more than 30 consecutive days.

Unoccupied

Not lived in by **You** or by anyone who has **Your** permission for more than 30 consecutive days.

Valuables

Stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any other precious metal, jewellery or furs, cameras (which includes video cameras and camcorders) and binoculars.

We, Our, Us

The underwriters as detailed in the schedule as Insurers and Towergate Home & Protect as administrators of **Your Policy**.

You, Your

The person (or people) named in the schedule, their domestic partner and members of their family (or families) who are permanently living with them.

Buildings Section

This section applies only if it is shown on the schedule.

Exclusions applying to the Buildings section:

See also the General Exclusions on page 27.

*£60 Excess unless otherwise stated in **Your Policy Schedule** (but not for subsidence, heave and landslip, where the **Excess** is £1,000.)*

*No **Excess** applies to E – Emergency Access and G – Your Liability to the public.*

The following applies to all elements of Section 1 – Buildings, except G – Your Liability to the public.

*Loss of or damage to any appliance forming part of the **Buildings** from that appliance failing to correctly recognise or respond to any date.*

*Damage by wet or dry rot arising from any cause, except as a direct result of a claim **We** have already paid, and where repair or preventative action was carried out by a tradesman **We** have approved.*

Cover

A – The Basic Cover

Loss of or damage to the **Buildings**, happening during the **Period of Insurance**, caused by any of the following:

1. a. Fire, explosion, lightning or earthquake
b. Smoke

Exclusion applying to 1b:

Loss or damage that happens gradually

2. Storm or flood

Exclusions:

Loss or damage by frost.

Loss of or damage to fences, gates and hedges.

3. a. Riot, civil unrest, strikes, and labour or political disturbances
b. Malicious acts

Exclusions applying to 3b:

Loss or damage

*that happens after the **Home** has been left **Unoccupied** or **Unfurnished** for more than 30 days in a row.*

Loss or damage:

- while the **Home** is **Unoccupied** or **Unfurnished**.
- caused by **You** or **Your** family
- caused by paying guests or tenants
- while the **Home** is lent, let or sublet.

4. Being hit by:

- a. aircraft or other flying objects, or anything falling from them; or
- b. vehicles or animals.

5. a. Water escaping from water tanks, pipes, equipment or fixed heating systems.
b. Water freezing in tanks, equipment or pipes.

Exclusions:

*Loss or damage while the **Home** is **Unoccupied** or **Unfurnished**.*

*Loss or damage to solid floors caused by infill materials settling, swelling or shrinking as a result of water escaping in the **Home**.*

*Subsidence, heave or landslip caused by water escaping from the **Home**.*

6. Oil leaking from a fixed heating system

Exclusions:

*Loss or damage while the **Home** is **Unoccupied** or **Unfurnished**.*

7. Theft or attempted theft.

Exclusions:

Loss or damage:

- *while the **Home** is **Unoccupied** or **Unfurnished***
- *caused by **You** or **Your** family*
- *caused by paying guests or tenants*
- *while the **Home** is lent, let or sublet (unless entry to or exit from the **Home** is forcible or violent).*

8. Falling radio and television aerials and dishes, and their fittings and masts.

9. Subsidence or heave of the land that the **Buildings** stand on, or landslip.

Exclusions:

*Damage to swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, gates, fences, hedges or fixed tanks providing fuel to the **Home**, unless **We** also accept a claim for subsidence, heave or landslip damage to the **Home**.*

*Damage if **You** know that any of the **Buildings** have already been damaged by subsidence, heave or landslip, unless **You** have told **Us** about this and **We** have accepted it.*

Damage resulting from coastal or river erosion.

Damage to solid floors caused by infill materials settling, swelling or shrinking, or by faulty or unsuitable materials or poor workmanship.

Damage caused by normal settlement or shrinkage, or by recently placed fill material moving.

*Damage resulting from demolition, alteration or repair to the **Buildings**.*

Damage resulting from the settlement of made-up ground.

10. Falling trees or branches

If **We** accept a claim for damage to **Buildings** by falling trees, **We** will also pay reasonable costs **You** have to pay for removing from the site:

- a. the fallen part of the tree; or
- b. the whole tree if it has been totally or partly uprooted.

Exclusions:

Damage caused by the felling or lopping of trees.

*Costs **You** have to pay for:*

- *removing the part of the tree that is still below ground; or*
- *restoring the site.*

Other expenses

If **We** accept a claim under section A, **We** will also pay for the following.

- a. Architects' and surveyors' fees necessary for restoring the **Buildings**.

The amounts **We** pay for these fees must not be higher than that authorised by the relevant professional institute.

- b. The necessary cost of removing debris and demolishing or supporting the damaged parts of the **Buildings**, which **We** have agreed to pay.
- c. The cost of meeting building regulations or municipal or local-authority by-laws.

*Exclusion applying to a:
Fees for preparing any claim.*

*Exclusion applying to c:
Any cost **You** are legally responsible for paying because of a notice served on **You** before the date of the loss or damage.*

B – Loss of rent and the cost of alternative accommodation

If the house or flat is damaged by any cause listed under section A and, as a result, it cannot be lived in, **We** will pay any ground rent **You** still have to pay, for up to two years.

We will also pay for:

- a. rent **You** have lost; and
- b. any reasonable extra accommodation expenses;

until the house or flat is ready to be lived in.

We will not pay more than 20% of the **Buildings** sum insured for any one incident.

C – Damage to services

Accidental damage to:

- a. cables and underground pipes which provide services to or from the **Buildings**; and
- b. septic tanks and drain inspection covers;

You are legally responsible for.

*Exclusion applying to a:
Damage due to a fault or limit of design, manufacture, construction or installation.*

D – Fixed glass and sanitary fittings

The accidental breaking of fixed glass and sanitary fittings, which form part of the **Buildings** (including glass in solar-panel units, fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns).

*Exclusion:
Breakage that happens while the **Home** is **Unoccupied** or **Unfurnished**.*

E – Emergency access

Damage to the **Home** caused by forced access to deal with a medical emergency or to prevent damage to the **Home**.

F – Tracing and accessing leaks

If the **Buildings** are damaged due to water escaping from water tanks, pipes, equipment or fixed heating systems in the **Home**, **We** will pay the reasonable cost of removing and replacing any other part of the **Buildings** necessary to find and repair the source of the leak and making good. **We** will not pay more than £5,000 for any one incident.

G – Your liability to the public

(see the Important Note below)

Your liability to the public

Your legal liability as owner of the **Buildings** to pay damages and claimants' costs and expenses for:

- accidental bodily injury or illness; or
- accidental loss of or damage to property;

happening during the **Period of insurance** and arising:

- a. from **You** owning the **Buildings**; or
- b. under Section 3 of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975

for any **Home You** own and occupy or lease and occupy, insured under this policy

If the **Buildings** section of this policy is cancelled or ends, this Defective Premises Act cover will continue for seven years for any **Home** insured by this section before the policy was cancelled or ended.

We will not pay more than £2,000,000 for any one incident. **We** will also pay all **Your** costs and expenses that **We** have already agreed to in writing.

Exclusions:

Liability

- *as occupier of the buildings;*
- *for accidental bodily injury or illness to any person You employ if the injury or illness happens as a result of or in the course of their employment by You;*
- *for loss of or damage to property which belongs to You or is in Your care;*
- *in connection with any Motorised vehicle;*
- *under any agreement, unless You would have been liable without the agreement;*
- *in connection with Your trade, business or profession; or*
- *under b, if it is covered by other insurance.*

Important Note

If **You** are the owner and occupier of the **Home** insured by this policy.

Accidents that happen in the **Buildings** or on land are nearly always the legal responsibility of the occupier (the person who lives in the **Building** or on the land) rather than the owner.

If **You** are the owner and the occupier of the **Buildings**, please remember that this **Buildings** insurance does not cover **Your** legal liability as the occupier of the **Home** or its land.

To protect yourself, **You** will need to arrange **Contents** insurance which provides occupier's liability cover.

H – Selling your home

If **You** enter into a contract to sell any **Building** insured by this policy, and the **Building** is destroyed or damaged before the sale has been completed, the buyers will be entitled to any benefit from this insurance (for the damage or destruction) once the sale has been completed. This does not apply if other insurance has been arranged by or for the buyer.

I – Accidental damage

This extension to cover applies only if it is shown on the schedule.

All other **Accidental damage** to the **Buildings**.

Exclusions:

Maintenance and normal redecoration costs.

*Damage caused while the **Home** is lent, let or sublet.*

*Damage excluded in other parts of the **Buildings** section.*

Damage caused by:

- *wear and tear, settlement, shrinkage, vermin, insects, fungus, weather conditions or anything that happens gradually;*
- *faulty materials, design or workmanship;*
- *chewing, scratching, tearing or fouling by domestic animals;*
- *building renovations, alterations, extensions or repairs; or*
- *paying guests or tenants.*

Sum insured condition

At all times, the sum insured must be adequate to cover the full cost of rebuilding the **Buildings** to the same specification, including an amount for demolition costs and architects' and surveyors' fees.

If at the time of a loss **Your** sum insured is too low. **We** will not settle claims on an 'as new' basis and will reduce any payment to reflect wear and tear.

Settling buildings claims

We can choose to settle **Your** claim by replacing, reinstating, repairing or by payment. If **We** are able to replace property, payment will be limited to the cost of replacement by **Our** preferred supplier.

What we will pay

The most **We** will pay for loss or damage arising out of one incident is the **Buildings** sum insured shown in the schedule.

We will not pay for any reduction in the market value of the **Home** after the damaged parts of the **Home** have been replaced, reinstated or repaired.

We will not reduce the sum (or sums) insured by the amount paid under any claim.

Pairs, sets and suites

We will not pay for the cost of replacing any undamaged items which form part of:

- a set (other than a pair);
- a suite; or
- any other item of a uniform nature, design or colour;

when damage happens to a specific part or within a clearly identifiable area and replacements cannot be matched.

Contents

This section applies only if it is shown on the schedule.

Exclusions applying to the Contents section:

See also the General Exclusions on page 26.

£60 Excess, unless otherwise stated, apart from J – Fatal injury benefit, M – Occupier's, personal and employers liability and P – Emergency Access where there is no Excess.

The following exclusion applies to all elements of Section 2 – Contents, except G – Food in freezers and M – Occupier's, personal and employers liability:

Damage to any property or appliance caused by or resulting from that property or appliance or any part of it (whether belonging to You or not) failing to correctly recognise or respond to any date.

Cover

Section A – Contents in the home

Loss of or damage to the **Contents** in the **Home** happening during the **Period of Insurance**, caused by any of the following:

1. a. Fire, explosion, lightning or earthquake
b. Smoke

Exclusion applying to 1b:

Loss or damage that happens gradually

2. Storm or flood
3. a. Riot, civil unrest, strikes and labour or political disturbances
b. Malicious acts

Exclusion applying to 3a:

Loss of or damage to the contents of freezers or fridges caused by a power cut due to a deliberate act, or to strikes by the company (or its employees) supplying Your power.

Exclusions applying to 3b:

Loss or damage

- while the **Home** is **Unoccupied**
- caused by **You** or **Your family**
- caused by paying guests or tenants
- while the **Home** is lent, let or sublet.

*Loss or damage that happens after the **Home** has been left **Unoccupied** for more than 30 days in a row.*

4. Being hit by:
 - a. aircraft or other flying objects, or anything falling from them; or
 - b. vehicles or animals.

Exclusion applying to 4b:

Loss or damage caused by domestic animals.

5. Water escaping from water tanks, pipes, equipment or fixed heating systems.

Exclusion:

*Loss or damage while the **Home** is **Unoccupied**.*

6. Oil leaking from a fixed heating system.

Exclusion:

*Loss or damage while the **Home** is **Unoccupied**.*

7. Theft or attempted theft.

Exclusions:

*Loss or damage while the **Home** is **Unoccupied**.*

*Theft by deception, unless deception is used only to get into the **Home**.*

*Theft of **Personal money**, unless someone has broken into or out of the **Home** by using force and violence or has got into the **Home** by deception.*

Theft:

- if **You** live in a self-contained flat and the theft is from any part of the building that other people have access to; or
- if **You** live in a non-self-contained flat,
- while the **Home** is lent, let or sublet

*unless someone has broken into or out of the **Building** by using force and violence or has got into the **Building** by deception.*

Loss or damage caused by:

- **You** or **Your family**
- paying guests or tenants.

We will not pay more than £2,500 for any one incident of theft from outbuildings (other than garages).

8. Falling radio or television aerials and dishes, and their fittings and masts.

9. *Subsidence or heave of the land that the **Buildings** stand on, or landslip.*

Exclusions:

Damage resulting from coastal or river erosion

Damage to solid floors caused by infill materials settling, swelling or shrinkage, or by faulty or unsuitable materials or poor workmanship.

Damage caused by normal settlement or shrinkage, or by recently placed fill material moving.

*Damage resulting from demolition, alteration or repair to the **Buildings**.*

10. Falling trees or branches.

B – Contents temporarily removed from the home

Loss of or damage to **Contents** by any of the causes listed under section A while temporarily removed from the **Home** to:

- a. any bank or safe deposit, or any private home or building where **You** are living (including while attending full-time education), employed or working in the **British Isles**; or
- b. anywhere else in the **British Isles**.

We will not pay more than 20% of the sum insured for any one incident.

Exclusions applying to a:

We will not pay more than £2,500 for property in outbuildings.

*Theft of **Personal money**, unless someone has broken into or out of a **building** by using force and violence.*

Exclusions applying to b:

***We** will not pay more than £2,500 for property in outbuildings.*

*Loss of or damage to property that is not in a **building**, caused by storm or flood.*

*Loss or damage by theft, unless someone has broken into or out of a **building** by using force and violence.*

*Loss or damage if **contents** have been removed for sale or exhibition, or placed in a furniture depository*

C – Accidental damage to audio, visual and computer equipment

Accidental damage to:

- a. radios, televisions, video players and recorders, home computers, recording and audio equipment in the **Home**; or
- b. receiving aerials, dishes and CCTV (closed-circuit television) cameras fixed to the **Home**.

Exclusions:

Electrical or mechanical breakdown.

*Damage caused while the **Home** is lent, let or sublet.*

Computers or computer equipment designed to be portable.

Video cameras, mobile phones, pagers, computer software, games, recording tapes, discs or records.

Loss in value.

Damage caused by:

- *chewing, scratching, tearing or fouling by domestic animals;*
- *wear and tear;*
- *the process of cleaning, washing, repairing or restoring any item;*
- *failure to use in line with the manufacturer's instructions: or*
- *anything that happens gradually.*

D – Glass and mirrors

Accidental damage to mirrors, glass tops and fixed glass in furniture, cookers and ceramic hobs in the house or flat.

E – Contents in the open

Loss of or damage to **Contents** by any of the causes listed under section A happening in the open on land belonging to the **Home**.

We will not pay more than £1,000 for any one incident.

Exclusions:

*Loss or damage while the **Home** is **Unoccupied**.*

Loss of or damage to pedal cycles.

F – Replacement locks

If keys to the locks of:

- a. external doors of the **Home**; or
- b. alarm systems or domestic safes fitted in the **Home**;

are accidentally lost or stolen, **We** will pay the cost of replacing the locks or lock mechanisms up to £1,000.

G – Food in freezers

Loss of or damage to food stored in any domestic freezer in the **Home** caused by:

- a. a rise or fall in temperature; or
- b. contamination by freezing agents.

We will not pay more than £1,000 for any one incident.

Exclusion:

*Loss or damage caused by a deliberate act of the company (or its employees) supplying **Your** power.*

H – Fuel and metered water

Accidental loss of:

- a. domestic heating fuel up to £1,000; or
- b. metered water up to £1000.
- c. any loss that happens gradually; or
- d. any loss caused by vaporisation; or
- e. loss or damage that happens while the **Home** is **Unoccupied**.

I – Loss of rent and the cost of alternative accommodation

If the house or flat is damaged by any cause listed under section A and, as a result, it cannot be lived in, **We** will pay:

- a. for **Your** loss of rent; or
 - b. any reasonable extra accommodation expenses;
- until the house or flat is ready to be lived in.

We will not pay more than 20% of the **Contents** sum insured for any one incident.

J – Fatal injury benefit

We will pay £5,000 if **You** die as a direct result of injury caused in the **Home** by fire, explosion, lightning or intruders. For **Us** to pay a claim, **Your** death must happen within three months of the incident.

K – Household removals

Loss of or damage to **Contents** while being moved by professional furniture removers from the **Home** to **Your** new permanent **Home** (including temporary storage in a furniture depository for up to seven days in a row) in the **British Isles**.

Exclusion:

Personal money, coins, jewellery, furs, items of gold or platinum, precious stones, securities (bonds, and share certificates), stamps, deeds or documents of any kind.

*Any loss or damage not reported to the professional furniture removers in accordance with the terms of the contract between **You** and the company concerned.*

L – Wedding gifts

The sum insured under the **Contents** section is automatically increased by £3,000 during the 30 days before and 30 days after **Your** wedding day to cover wedding gifts.

M – Occupier's, personal and employer's liability

Your legal liability to pay damages and claimants' costs and expenses for:

- accidental bodily injury or illness; or
- accidental loss of or damage to property;

happening during the **Period of insurance** in:

- the **British Isles**; or
- the rest of the world, for temporary visits.

We will not pay more than £2,000,000 for any one incident, unless a claim is made against **You** by any person **You** employ where the injury or illness happens as a result of or in the course of their employment by **You** (in which case the most **We** will pay for any one incident is £10,000,000).

We will also pay all **Your** costs and expenses which **We** have already agreed to in writing.

Exclusions:

Liability in connection with the following:

- a. **You** (or anyone on **Your** behalf) owning, possessing or using any **Motorised vehicle**
- b. Aircraft other than pedestrian controlled toys or models
- c. Caravans
- d. Boats, boards and craft designed to be used on or in water, other than:
 - those only propelled by oars or paddles; or
 - pedestrian controlled toys or models.
- e. **You** living in or occupying land or **Buildings** other than the **Home** or its grounds.
- f. **You** owning land, buildings or other fixed property
- g. Deliberate or malicious acts
- h. HIV and HIV-related illnesses, including AIDS
- i. Dangerous dogs as defined in the Dangerous Dogs Act 1991 (or any later legislation).
- j. Any agreement, unless **You** would have been liable without the agreement
- k. Any trade, business or profession
- l. Loss of or damage to property which belongs to **You** or is in **Your** care or control
- m. Bodily injury or illness to **You**.
- n. Hunting, racing of any kind except on foot.

*For claims involving liability for bodily injury or illness of an employee working for **You**:*

- exclusions (b - i) and (k) will not apply;
and
- exclusion (a) will not apply unless cover or security is needed under any of the Road Traffic Acts.

N – Tenant’s liability

We will provide cover up to 20% of the **Contents** sum insured if **You** are legally responsible as a tenant for the following.

- a. Loss of or damage to the **Home** and Landlord’s fixtures and fittings by any of the causes listed under section A.
- b. Accidental breakage of:
 - fixed glass (including glass in solar-panel units); or
 - fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns which form part of the **Home**.
- c. **Accidental damage** to cables or underground pipes which provide services to or from the **Buildings** and septic tanks and drain inspection covers.

Exclusions:

Loss or damage excluded in section A.

*Loss or damage while the **Home** is **Unfurnished**.*

Exclusion applying to c:

Damage to cables and underground pipes due to a fault or limit of design, manufacture, construction or installation.

O – Title deeds

We will pay the cost of preparing new title deeds to the **Home** (up to £500) if they are lost or damaged by any of the causes listed under section A.

P – Emergency access

Damage to **Contents** following necessary access to the **Home** to deal with a medical emergency or to prevent damage to the **Home**.

Q – Other accidental damage

This extension to cover applies only if it is shown on the schedule.

Other **Accidental damage** to the **Contents** while in the **Home**.

Exclusions:

Food in freezers, clothing, contact lenses, stamps and pedal cycles.

Loss in value.

Indirect loss.

Damage caused by:

- *wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything that happens gradually;*
- *chewing, scratching, tearing or fouling by domestic animals;*
- *the process of cleaning, washing, repairing or restoring any item;*
- *electrical or mechanical breakdown; or*
- *paying guests or tenants.*

*Damage excluded in other parts of the **Contents** section.*

*Loss or damage happening while the **Home** is lent, let or sublet.*

Sum insured condition

At all times, the sum insured must be adequate to cover the full cost of replacing **Your Contents** 'as new' (apart from clothing and household linen, where **You** may make a deduction for wear and tear and loss in value).

If at the time of a loss **Your** sum insured is too low, **We** will not settle claims on an 'as new' basis and will reduce any payment to reflect wear and tear, or if **We** consider it reasonable, proportionally reduce the payment **We** make.

Settling contents claims

We can choose to settle **Your** claim by replacing, reinstating, repairing or by payment. If **We** are able to replace property, payment will be limited to the cost of replacement by **Our** preferred supplier.

A deduction for wear and tear will apply for:

- clothing and household linen; and
- property that does not belong to **You**, unless **You** are legally responsible for the cost of replacement as new under the terms of an agreement.

What we will pay

The most **We** will pay for loss or damage arising out of one incident is the **Contents** sum insured shown in the schedule.

For **valuables**:

- a. **We** will not consider any one item to be worth more than the **Valuables** single article limit shown in the schedule, unless it is insured as a separate item; and

- b. the total value of all **Valuables** must not be more than one third of the total sum insured by this section, unless it is shown in the schedule.

We will not reduce the sum (or sums) insured by the amount paid under any claim.

Pairs, sets and suites

We will not pay for the cost of replacing any undamaged items which form part of:

- a set (other than a pair);
- a suite; or
- any other item of a uniform nature, design or colour, including carpets;

when damage happens to a specific part or within a clearly identifiable area and replacements cannot be matched.

Sections 3

Personal Belongings

This section applies only if it is shown on the schedule.

Cover

Loss of or damage to **Your** property (shown on the schedule) anywhere in the world.

Exclusions applying to the Personal Belongings section:

See also the General Exclusions on page 26.

*£60 excess unless otherwise stated in **Your Policy Schedule**.*

*Theft from an unattended vehicle (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle) which has been broken into by using force and violence. **We** will not pay more than £1,000 for any one incident.*

Loss or damage caused by wear and tear, the process of cleaning, washing, repairing or restoring any item, light, weather conditions, moth, vermin or anything that happens gradually.

Loss in value

Damage to sports racquets, sticks, bats and clubs while in play.

Confiscation or detention by Customs or other officials.

Electrical or mechanical breakdown.

Indirect loss.

Business or professional use of musical instruments, photographic and sporting equipment and accessories.

Loss or damage which can be claimed under other insurance.

Theft, attempted theft or malicious damage caused by:

- **You**; or
- paying guests or tenants.

*Theft by deception, unless deception is used only as a way to get into the **Home**.*

*Damage to **Your** property caused by or resulting from that property (or part of that property) failing to correctly recognise or respond to any date.*

A – Clothing and personal belongings

Personal belongings (including clothing, jewellery, watches, furs, binoculars, and musical, photographic and sports equipment).

You do not have to tell **Us** about changes to property insured under this heading (even if **You** buy or sell anything), unless the sum insured is no longer adequate or any individual item is worth more than the single article limit shown in the schedule.

Exclusions applying to clothing and personal belongings only:
Personal money and credit and debit cards.

Skis (including sticks and bindings), snowboards, water skis, subaqua (diving) equipment, camping equipment and riding tack.

Contact and cornea! cap or micro lenses, and hearing aids.

Securities (stocks and shares).

Furniture, furnishings, household goods and equipment, and food and drink.

Business goods and equipment.

Motorised vehicles, aircraft, boats, boards and craft that are designed to be used on or in water, caravans, trailers and cycles, and the parts, spares and accessories of any of these.

Any living creature.

B – Personal money and credit and debit cards

Personal money and credit, debit, cheque guarantee and cash cards, all held for social, domestic or charitable purposes up to £500.

Credit, debit, cheque guarantee and cash cards are insured only against any loss as a result of misuse by any unauthorised person (or people) following the loss or theft of any card (together with all costs and expenses **We** have agreed to pay), arising before the card-issuing company has been told about the loss, as long as **You** keep to the terms of the card.

*Exclusions applying to personal money and credit and debit cards only:
Shortages due to error or omission.*

Losses not reported to the police.

Losses of credit, debit, cheque guarantee and cash cards not reported to the card-issuing company within 24-hours of discovering the loss.

C – Pedal Cycles

Loss of or damage to **Your** pedal cycles.

*Exclusions applying to pedal cycles only:
Loss or damage while being used for track racing or business purposes.*

Loss or damage caused by wear and tear.

*Theft while away from the **Home**, unless in a building or securely locked to an object that cannot be moved.*

Any theft loss not reported to the Police within 24 hours of the theft occurring.

Loss of or damage to accessories, unless caused by an accident to the pedal cycle or unless the pedal cycle is stolen or destroyed by fire at the same time.

Loss or damage caused by scratching, denting, repairing or mechanical failure.

We will not pay more than £500 for any one pedal cycle, unless otherwise specified in **Your Policy Schedule.**

We will not pay more than £1,500 in total for all pedal cycles.

Sum insured condition

At all times, the sum (or sums) insured must be adequate to cover the full cost of replacing **Your** personal belongings 'as new' (apart from clothing, where **You** may make a deduction for wear and tear and loss in value).

If at the time of a loss **Your** sum insured is too low, **We** will not settle claims on an 'as new' basis and will reduce any payment to reflect wear and tear.

Settling personal belongings claims

We can choose to settle **Your** claim by replacing, reinstating, repairing or by payment. If **We** are able to replace property, payment will be limited to the cost of replacement by **Our** preferred supplier.

A deduction for wear and tear will apply for clothing.

What we will pay

The most **We** will pay for loss or damage arising out of one incident is the amount shown against each item in the schedule.

We will not reduce the sum (or sums) insured by the amount under any claim, unless the claim relates to the total loss of any item (or items) specified in the schedule.

Pairs, sets and suites

We will not pay for the cost of replacing any undamaged items which form part of:

- a set (other than a pair);
- a suite; or
- any other item of a uniform nature, design or colour;

when damage happens to a specific part or within a clearly identifiable area and replacements cannot be matched.

General Conditions

These conditions apply to all sections of the policy.

You must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply with them **We** may at **Our** option cancel the **Policy** or refuse to deal with **Your** claim or reduce the amount of any payment.

1. **Your** duty to prevent loss or damage

- a. **You** and any other person this insurance applies to must take all reasonable precautions to prevent accidents, loss or damage.
- b. All property insured by this policy must be maintained in good condition.

2. Your policy

Your policy includes:

Your schedule;
the relevant sections of this booklet;
any extra policy sections shown in **Your** schedule; and
any clauses which apply to **Your** cover.

3. Claims

Your duties:

As soon as **You** are aware of an incident or cause which is likely to lead to a claim under this policy. **You** must:

- a. tell the police immediately about any property which has been lost, stolen or maliciously damaged, and get a crime reference number;
- b. contact **Us** as soon as reasonably possible and provide all the information and help **We** need;
- c. do all **You** reasonably can to get back any lost or stolen property and tell **Us** without unnecessary delay if any property is then returned to **You**;
- d. send **Us** all correspondence, legal documents or any other document unanswered; and
- e. avoid discussing liability with anyone else without **Our** permission.

Proof of value and ownership

To help **You** prove any loss, **We** recommend that **You** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **Your** claim.

Our rights

- a. **We** may:
 - take over and defend or settle any claim in **Your** name; or
 - prosecute (in **Your** name for **Our** own benefit) any claim for indemnity or damages or otherwise.
- b. **We** have the **right** to do as **We** see fit in legal action and in settling **Your** claim.

Limit

For any claim or series of claims involving legal liability covered by this policy. **We** may pay:

- a. up to the limit shown in the Policy (less any amounts already paid as compensation), or
- b. any lower amount for which **We** can settle **Your** claim.

Once **We** have made the payment. **We** will have no further liability in connection with **Your** claim, apart from paying costs and expenses **You** incurred before the payment date.

4. Fraud

You must not act in a fraudulent manner

If You or anyone acting for You

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect; or
- Make a statement in support of a claim knowing the statement to be false in any respect; or
- Submit a document in support of a claim knowing the document to be forged or false in any respect; or
- Make a claim in respect of any loss or damage caused by your wilful act or with Your connivance.

Then

- We shall not pay the claim
- We shall not pay any other claim that has been or will be made under the policy
- We may at our option declare the policy void
- We shall be entitled to recover from you the amount of any claim already paid under the policy since the last renewal date
- We shall not make any return of premium
- We may inform the police of the circumstances

5. Other insurance

If there is any other insurance covering the same claim, **We** will only pay **Our** share of the claim, even if the other insurer refuses the claim.

6. Monthly premiums

If **You** have chosen to pay monthly premiums, these will be due on the start date of insurance shown in the schedule and on the same date of each following month. If **You** do not pay the first premium, this Policy will not be valid. If **You** have paid one or more premiums but then fail to pay any premium after that on the date it is due, **We** will have the right to cancel the policy on that date. Please note in the event of a claim during the **Period of Insurance** the full annual premium will become due.

7. Cancelling this policy

- You** have the right to cancel **Your** policy during a period of 14 days after the latter of the day of purchase of the contract or the day on which **You** receive **Your** policy documentation.
If **You** wish to do so and the insurance cover has not yet commenced **You** will be entitled to a full refund of the premium paid. Alternatively, if **You** wish to do so and the insurance cover has already commenced, within the first 14 days, **You** will be entitled to a refund of the premium paid subject to a deduction for the time for which **You** have been covered. This will be calculated on a pro-rata basis for the period in which **You** received cover and an additional charge to cover the administrative cost of providing the policy.
- Should **You** cancel the policy after the 14 days, **You** will be entitled to a refund of the premium paid subject to a deduction for the time for which **You** have been covered. This will be calculated on a pro-rata basis for the period in which **You** received cover and an additional charge to cover the administrative cost of providing the policy.
- We** (or any agent **We** appointed and who acts with **Our** specific authority) may cancel this policy sending 14 days' notice to **Your** last known address. As long as **You** have not made a claim during the current **Period of Insurance**, **You** will be entitled to a return of your premium relating to the remaining part of the **Period of Insurance** **You** have paid the premium for.

To exercise **Your** right to cancel **Your** policy please contact Towergate Home & Protect.

If **You** do not exercise **Your** right to cancel **Your** policy, it will continue in force for the term of the policy and **You** will be required to pay the premiums as stated.

Please note in the event of a claim during the **Period of insurance**, there will be no refund of premium due.

8. **Your duty** to keep to the conditions of this policy.

To be covered by this insurance, **You** must keep to the terms and conditions of this policy.

General Exclusions

This policy does not cover:

1. War

Any consequence whatever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event:

war invasion act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

2. Terrorism

Harm or damage to life or to property (or the threat of such harm or damage) by nuclear and/or chemical and/or biological and/or radiological means resulting directly or indirectly from or in connection with Terrorism regardless of any other contributing cause or event.

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

- a. the use or threat of force and/or violence and/or
- b. harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear and/or chemical and/or biological and/or radiological means.

caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political religious ideological or similar purposes.

This paragraph 2 applies only in respect of the Buildings Contents and Personal Belongings sections of this policy.

3. Any action taken in controlling preventing suppressing or in any way relating to 1 or 2 above

4. Radioactivity

Loss, damage or liability which involves:

- a. ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
- b. the radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.

5. Sonic bangs

Loss of or damage to property caused by pressure waves from aircraft travelling at or above the speed of sound.

6. Pollution or contamination

Loss, damage or liability arising from pollution or contamination unless caused by:

- a. a sudden and unexpected accident which can be identified; or
- b. oil leaking from a domestic oil installation at the **Home**.

7. Date recognition failure

In the failure of any computer data processing equipment or media micro chip integrated circuit or similar device or any computer software whether **Your** property or not correctly to

- a. recognise any date as its true calendar date
- b. capture, save, retain and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any data other than its true calendar date
- c. capture, save, retain or process any data as a result of the operation of any command which causes the loss of data or the inability correctly to capture, save, retain or process such data

provided that this Exclusion shall not apply to subsequent damage not otherwise excluded which results from any of The Basic Cover A 1-10 of Section 1 Buildings.

8. Electronic data exclusion clause

Damage or Consequential Loss directly or indirectly occasioned by or happening through or in consequence of Computer Virus(es) or from erasure or corruption or alteration of Electronic Data.

9. Wear and tear

Any loss, damage, liability, cost or expense of any kind caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, or restoration or any consequential loss.

10. Existing and deliberate damage

Any loss, damage, liability, cost or expense of any kind occurring, or arising from an event occurring, before the period of insurance starts or caused deliberately by you.

11. Rot

Any loss, damage, liability, cost or expense of any kind caused by rot whether or not this is caused directly or indirectly by any other cover included in this insurance, except as a direct result of a claim **We** have already paid, and where repair or preventative action was carried out by a tradesman **We** have approved.

12. Defective construction or design

Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials.

13. Reduction in Market Value

Any reduction in the market value of any property following its repair or reinstatement.

Definitions

Computer Virus is a corruption instruction that propagates itself via a computer System or Network.

Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Index Linking

We will change **Contents**, personal belongings and **Buildings** sums insured each month and confirm them each year at the renewal date, in line with published alterations in the level of the Retail Prices Index or a suitable alternative index chosen by us for **Contents** and personal belongings (but not **Personal money** and credit and debit cards) and the House Rebuilding Cost Index or a suitable alternative index chosen by us for **Buildings**.

The new sums insured and renewal premium will be shown on **Your** renewal notice. However, **We** will not reduce sums insured if an index value reduces, unless **You** ask **Us** to do so. Index linking the **Buildings** sum insured will continue during replacement or repair following loss or damage, as long as replacement or repair is carried out without unnecessary delay.

Endorsements

The following Endorsements form an integral part of the policy and if operative the Endorsement number will appear on Your Policy Schedule.

B143 General Interest

The interest of the various lessees/freeholders/mortgagees are noted in this insurance in respect of that part of the building in which they have an interest provided such interest has been notified to us or will be notified in the event of any loss pertaining to that part of the building.

C115 Security Condition

We will not be liable for loss or damage by theft or attempted theft from the private dwelling unless

1. the following security devices are fitted and put into operation whenever the private dwelling is left unattended
 - (a) either
 - a lock approved to BS3621 or
 - a mortice deadlock of at least 5 levers or
 - a rim automatic deadlatch with a key-locking handle on the inside or
 - a key-operated multi-point cylinder with at least three fixing points and a lock cylinder with at least five pins to the main entrance door
 - (b) key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (a) above to all other external doors except sliding patio doors
 - (c) a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (b) above to sliding patio doors
 - (d) key-operated security devices to all opening windows and skylights on the ground floor and those which are accessible on other floors
2. all keys are removed from locks and placed out of sight when the private dwelling is left unattended.
3. external windows as described in paragraph 1.(d) and all external doors are secured as above when your household has retired for the night except windows in occupied bedrooms which may be left open for ventilation.

Alternative security devices are not acceptable unless we have given our written agreement.

C117 Locks Discount

In consideration of us giving you this discount we will not be liable for loss or damage by theft or attempted theft from the private dwelling unless the following security devices are fitted

- (a) to a main entrance door
 - a lock approved to BS3621 or
 - a mortice deadlock of at least 5 levers or
 - a rim automatic deadlatch with a key-locking handle on the inside or
 - a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins
- (b) to all other external doors except sliding patio doors
 - a lock to the standard in (a) above or
 - key-operated security devices top and bottom in addition to existing lock
- (c) to sliding patio doors
 - a key-operated patio door lock mounted internally on the centre rail(s) or
 - protection to the standard in (b) above
- (d) to all opening windows on the ground floor and those which are accessible on other floors
 - key-operated security devices

In the Event of theft or attempted theft from the private dwelling while it is left unattended we will not be liable for the first £100 of any amount payable if these security devices are not in operation at the time of the incident.

Alternative security devices are not acceptable unless we have given our written agreement.

C118 Locks/Neighbourhood Watch Discount

In consideration of us giving you this discount we will not be liable for loss or damage by theft or attempted theft from the private dwelling unless the following security devices are fitted

- (a) to the main entrance
 - a lock approved to BS3621 or
 - a mortice deadlock of at least 5 levers or
 - a rim automatic deadlatch with a key-locking handle on the inside or
 - a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins

- (b) to all other external doors except sliding patio doors
 - a lock to the standard in (a) above or
 - key-operated security devices top and bottom in addition to existing locks
- (c) to sliding patio doors
 - a key-operated patio door lock mounted internally on the centre rail(s) or
 - protection to the standard in (b) above
- (d) to all opening windows on the ground floor and those which are accessible on other floors
 - key-operated security devices

The discount also recognises your membership of a Neighbourhood Watch Scheme approved by the Police.

In the event of theft or attempted theft from the private dwelling while it is left unattended we will not be liable for the first £100 of any amount payable if these security devices are not in operation.

Alternative security devices are not acceptable unless we have given our written agreement.

C119 Locks/Alarm Discount

In consideration of us giving you this discount we will not be liable for loss or damage by theft or attempted theft from the private dwelling unless

1. the following security devices are fitted
 - (a) to the main entrance door
 - a lock approved to BS3621
 - a mortice deadlock of at least 5 levers or
 - a rim automatic deadlatch with a key-locking handle on the inside or
 - a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins.
 - (b) to all other external doors except sliding patio doors
 - a lock to the standard in (a) above or
 - key-operated security devices top and bottom in addition to existing locks
 - (c) to sliding patio doors
 - a key-operated patio door lock mounted internally on the centre rail(s) or
 - protection to the standard in (b) above
 - (d) to all opening windows on the ground floor and those which are accessible on other floors
 - key-operated security devices
2. A burglar alarm system is fitted by an installer who is a member of an alarm inspectorate which is acceptable to us and is the subject of a maintenance contract.

In the event of theft or attempted theft from the private dwelling while it is left unattended we will not be liable for the first £100 of any amount payable if these security devices are not in operation at the time of the incident.

C120 Locks/Alarm/Neighbourhood Watch Discount

In consideration of us giving you this discount we will not be liable for loss or damage by theft or attempted theft from the private dwelling unless

1. the following security devices are fitted
 - (a) to the main entrance door
 - a lock approved to BS3621
 - a mortice deadlock of at least 5 levers or
 - a rim automatic deadlatch with a key-locking handle on the inside or
 - a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins.
 - (b) to all other external doors except sliding patio doors
 - a lock to the standard in (a) above or
 - key-operated security devices top and bottom in addition to existing locks
 - (c) to sliding patio doors
 - a key-operated patio door lock mounted internally on the centre rail(s) or
 - protection to the standard in (b) above
 - (d) to all opening windows on the ground floor and those which are accessible on other floors
 - key-operated security devices

2. A burglar alarm system is fitted by an installer who is a member of an alarm inspectorate which is acceptable to us and is the subject of a maintenance contract.

The above discount also recognises your membership of a Neighbourhood Watch Scheme approved by the Police.

In the event of theft or attempted theft from the private dwelling while it is left unattended we will not be liable for the first £100 of any amount payable if these security devices are not put in operation at the time of the incident.

Alternative security devices are not acceptable unless we have given our written agreement.

C327 Neighbourhood Watch Discount

A discount has been allowed to recognise your membership of a Neighbourhood Watch Scheme approved by the Police.

C668 Alarm Discount

In consideration of us giving you this discount we will not be liable for loss or damage by theft or attempted theft from the private dwelling unless a burglar alarm system is fitted by an installer who is a member of an alarm inspectorate which is acceptable to us and is the subject of a maintenance contract.

In the event of theft or attempted theft from the private dwelling while it is left unattended we will not be liable for the first £100 or any amount payable if the burglar alarm system is not put into operation.

C697 Alarm/Neighbourhood Watch Discount

In consideration of us giving you this discount we will not be liable for loss or damage by theft or attempted theft from the private dwelling unless a burglar alarm system is fitted by an installer who is a member of an alarm inspectorate which is acceptable to us and is the subject of a maintenance contract.

The discount also recognises your membership of a Neighbourhood Watch Scheme approved by the Police.

In the event of theft or attempted theft from the private dwelling while it is left unattended we will not be liable for the first £100 of any amount payable if the burglar alarm system is not put into operation.

TGLS1 Alarm Requirements

We will not pay any claim for theft or attempted theft or malicious damage or vandalism at Your Home unless the requirements stated below under Intruder Alarm are complied with and:

1. the intruder alarm is maintained in full working order under a maintenance contract by the alarm installer.
2. You inform the intruder alarm company immediately of any fault discovered in the alarm system.
3. You inform us immediately of any written notification from the police authorities about the withdrawal or possible withdrawal of police response to alarm calls.

Intruder Alarm

1. The alarm installer is one of the following:
 - (a) a Company recognised by the National Approval Council for Security Systems (NACOSS).
 - (b) a Company regulated by the Security Systems and Alarm Inspection Board (SSAIB)
 - (c) a Company regulated by the Alarm Inspectorate and Security Council (AISC).
2. The alarm is put into full and effective operation
 - (a) Whenever the Home is left unattended, and
 - (b) When You and Your family go to bed

Towergate Assist

For details of your Towergate Assist benefits please refer to the enclosed benefits pack.

Administered by:

Towergate Home & Protect, 7 Dominus Way, Meridian Business Park, Leicester, LE19 1RP
Registered Office: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN
Registered in England No. 4043759

Towergate Home & Protect is a trading name of Towergate Underwriting Group Limited
Authorised and regulated by the Financial Services Authority

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