



# INSIGNIA

**Military Kit Plus**

**Policy Wording**

## Contents

Introduction	3
Definitions	4
Part 1 – Military Kit	6
Part 2 – Personal Property	7
Section A – Licence to Occupy Liability	9
Section B – Public Liability	9
Section 3 – Home Quarter/Contents	11
Cooling Off Period	17
Cancellation During Period of Insurance	17
Peace of Mind	17
Data Protection	17
Language Used	17
Law Applicable to This Policy	17
Contracts (Rights of Third Party) Act 1999	17
How to Make a Claim	18
General Conditions Applicable to Parts 1, 2 & 3	18
Policy Exclusions Applicable to Parts 1, 2 & 3	21
Conditions Precedent	21
Our Service to You	22

## Introduction

This **Policy** wording, together with **Your** schedule and any endorsement(s) applied to **Your** schedule forms **Your Military Kit, Personal Property** and Home/Quarter Contents and sets out the conditions of the contract of insurance between **You** and **Us**.

The **Policy** consists of three individual Parts

<b>Part 1 – Military Kit</b>	This cover is mandatory
<b>Part 2 – Personal Property</b>	This cover is available if <b>you</b> select <b>Military Kit</b>
<b>Part 3 – Home/Quarter Contents</b>	This cover is available if <b>you</b> select <b>Military Kit</b> and <b>Personal Property</b>

The **Personal Property** part of this **Policy** also includes Licence to Occupy Liability insurance for occupants of Service Family Accommodation, Substitute Service Family Accommodation, Single Living Accommodation, Mess Accommodation or equivalent. Public Liability is also automatically included in this part of the **Policy**.

Please read **Your policy** wording carefully and keep it, together with **Your** schedule, in a safe place.

- **You** should understand what the insurance covers and does not cover;
- **You** should understand **your** duties under the insurance, as the Policyholder.

**You** must be either:

- a serving member of HM Forces or Reservist;
- a civilian on attachment to HM Forces or employed by an affiliate MOD organisation;
- a former serving member of HM Forces, **family** or friends;
- an individual employed in Close Protection duties.

Please contact Insignia Insurance Services if this **Policy** wording is not correct or **You** would like to ask any questions.

The **Policy** and the schedule, including any **Policy Clauses** and **Endorsements**, should be read together and form the contract of insurance between **You** and **Us**.

## Definitions

Wherever the following words or phrases appear in this **policy** wording, they will have the meaning shown below:

### Business Equipment

All computers and ancillary equipment (excluding data) and other equipment used solely for business, trade, professional or employment purposes which includes stock but excludes Money.

### Contents

The definition of Contents can be found within the section called Home/Quarter Contents within this **policy**.

### Domestic Staff

A person employed to carry out domestic duties associated with the Home and not employed by **You** in any capacity in connection with any business, trade, profession or employment.

### Endorsement(s)

A change to the terms of the **Policy** as shown under Endorsements in the Schedule.

### Excess

The amount **You** must pay as the first part of each and every claim made.

### Family/They

**Your** domestic partner, children, **domestic staff** and any other person permanently residing with **You** and not paying a commercial rent.

### Military Kit

Permanent Issue Kit:

- a) Service uniforms, service equipment on continuous personal charge for the sole use of **You**.
- b) Mess kit, uniforms, equipment of a military nature purchased and owned by **You**.

Temporary Issue Kit:

Temporary issue service equipment on personal charge to **You** and for the sole use of **You**.

### Money

Coins and bank notes in current use, cheques, postal orders, postage stamps which are not part of a collection, trading stamps, premium bonds, saving stamps or certificates, luncheon vouchers, record book or similar tokens, money orders, travel tickets including season tickets, petrol coupons, gift tokens, phone cards, pre-booked event and entertainment tickets and electronic money cards. It does not include credit card, cheque card or cash dispenser card liability.

### Motorised Vehicle or Craft

Mechanically propelled vehicles which includes motor cycles, quad bikes and children's motor cycles and quad bikes, trailers, aircraft, boats, sailboards and crafts designed to be used in or on water and the parts, spares and accessories of any of these 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).
- Remote-controlled toys and models.

### Operational Tour

A tour of duty for which an operational allowance is paid to **You**.

### Outbuildings

- Sheds
- Greenhouses
- Summer houses
- Other buildings but not including caravans, mobile homes or motor homes which do not form part of the structure of the main building of the Home and are used or occupied for domestic purposes.

### Period of Insurance

The length of time for which the insurance is in force as shown on the Schedule and for which **You** have paid and **We** have accepted the premium.

### Personal Effects

Items of a personal nature likely to be worn, used or carried. For example, portable radios and TV's, hand held games consoles, MP3 players, phones, laptops, tablets and sports equipment.

### **Personal Property**

All of the following are included provided that they belong to **You**, or **You** are legally responsible for them and they are mainly used for private purposes or **Your** employment as a serving or former serving member of HM Forces, including Reservists or as an employee of an MoD affiliate organisation:

- Bicycles;
- Money and Credit Card Liability;
- Personal Effects;
- Valuables.

### **Policy**

The **Policy** describes the insurance cover provided during the **Period of Insurance** as shown in **Your** Schedule which **You** have paid for, or have agreed to pay for, and for which **We** have accepted the premium. **Your Policy** is made up of the following components:

- Schedule - identifying which sections of the **Policy You** have bought;
- Section wordings;
- Endorsement(s);
- Essential information including:
  - General conditions and exclusions,
  - Definitions,
  - Claims conditions - including making a claim and how **We** settle a claim,
  - Making a complaint.

### **Unfurnished**

Does not contain enough furniture and furnishings for normal living purposes.

### **Unoccupied**

Not lived in by **You** or **Your Family** for more than 60 consecutive days unless **You** are on an Operational Tour.

### **Valuables**

Jewellery (including costume jewellery) articles of or containing gold, silver or other precious metals, cameras (which includes video cameras, camcorders and digital cameras) binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.

### **Vermin**

Rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

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

Arch Insurance Company (Europe) Limited, its staff and designated agents.

### **You/Your**

The person named on **Your Policy** schedule.

# Part 1 – Military Kit

## WHAT IS MILITARY KIT

**Military Kit** is made up of items issued to **You** on a permanent and temporary basis as well as items purchased by **You**.

### Permanent Issue Kit:

- a) Service uniforms, service equipment on continuous personal charge for the sole use of **You**.
- b) Mess kit, uniforms, equipment of a military nature purchased and owned by **You**.

### Temporary Issue Kit:

Temporary issue service equipment on personal charge to **You** and for the sole use of **You**.

**We** will pay **You** up to the sum insured shown in total for **Military Kit** in **Your Policy** for any one claim.

The following limits apply:	
Permanent Issue Kit	£7,500
Temporary Issue Kit	Limit for any one item: £4,000 Limit for any one claim: £4,000

These are the standard limits. If **You** have increased any of them, the revised limits which apply to **Your Policy** will be shown in **Your** schedule.

## WHAT IS COVERED

- 1. Loss or damage to **Military Kit** belonging to **You** whilst anywhere in the world.

## WHAT IS NOT COVERED

- 1. The amount of the **Excess** shown in **Your Policy Schedule**.
- 2. Loss or damage:
  - a) caused by, or in the process of, cleaning, dyeing, washing, maintenance, repair, dismantling, restoring or altering,
  - b) caused by chewing, scratching, tearing or fouling by **Your** domestic pets,
  - c) caused by rot, fungus, insects or **Vermin**,
  - d) caused by any gradually operating cause or wear and tear,
  - e) caused by theft or attempted theft from an unattended motor vehicle unless the item(s) are concealed from view, all windows are closed and all doors including the boot are locked,
  - f) to items not in the care, custody or control of **You** or **Your Family**,
  - g) caused by theft or attempted theft from an unlocked hotel room,
  - h) arising from depreciation in value or other loss, damage or additional expense following on from the event for which **You** are claiming,
  - i) by mechanical or electrical breakdown or failure,
  - j) specifically covered elsewhere in this **Policy**,
  - k) while the **Home** is left **Unoccupied**,
  - l) to **Military Kit** more specifically insured by any other **Policy**.

## Part 2 – Personal Property

### WHAT IS PERSONAL PROPERTY?

The following items are included provided that they belong to **You** or **Your Family** or that **You** or **They** are legally responsible for them and they are mainly used for private purposes.

#### Personal Effects

This means clothes and articles of a strictly personal nature likely to be worn, used or carried and also, for example, MP3 players, mobile phones, laptops, tablets, sports equipment and pedal cycles. It does not include **Valuables** or **Money**.

#### Valuables

This means jewellery (including costume jewellery), articles of or containing gold, silver or other precious metals, televisions, cameras (which includes video cameras, camcorders and digital cameras), binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.

#### Money

This means coins and bank notes in current use, cheques, postal orders, postage stamps which are not part of a collection, trading stamps, premium bonds, saving stamps or certificates, luncheon vouchers, record, book or similar tokens, money orders, travel tickets including season tickets, petrol coupons, gift tokens, phone cards, pre-booked event and entertainment tickets and electronic money cards.

#### Credit Cards

This means credit card, cheque card or cash dispenser card liability.

### HOW MUCH WILL WE PAY?

**We** will pay **You** up to the sum insured shown in total for **Personal Property** in **Your Policy** for any one claim.

The following limits apply:

Any one unspecified article:	The unspecified Personal Possessions sum insured or £10,000 (whichever is the lower)
Any specified article:	The specified sum insured
Money:	£500
Credit Card:	£1,000
Pedal Cycle:	As specified but up to £10,000
Spectacles/Contact lenses:	Limit for Spectacles and Contact Lenses, any one claim: £150

These are the standard limits. If **You** have increased any of them, the revised limits which apply to **Your Policy** will be shown in **Your** schedule.

### WHAT IS COVERED

1. Loss or damage to **Personal Property** belonging to **You** or **Your Family** whilst anywhere in the world.

### WHAT IS NOT COVERED

1. The amount of the **Excess** shown in **Your Policy** Schedule.
2. Loss or damage:
  - a) arising from the cost of remaking any film, disc or tape or the value of any information held on it,
  - b) caused by, or in the process of, cleaning, dyeing, washing, maintenance, repair, dismantling, restoring or altering,
  - c) caused by chewing, scratching, tearing or fouling by **Your** domestic pets,
  - d) caused by rot, fungus, insects or **Vermin**,
  - e) caused by any gradually operating cause or wear and tear,
  - f) caused by theft or attempted theft from an unattended motor vehicle unless the item(s) are concealed from view, all windows are closed and all doors including the boot are locked,
  - g) to items not in the care, custody or control of **You** or **Your Family**,
  - h) caused by theft or attempted theft from an unlocked hotel room,
  - i) arising from depreciation in value or other loss, damage or additional expense following on from the event for which **You** are claiming,
  - j) by mechanical or electrical breakdown or failure,

- k) to watercraft (which includes sailboards and windsurfers), aircraft, caravans, trailers and mechanically propelled vehicles (which includes motorcycles children's motorcycles, children's motor cars, quad bikes and children's quad bikes) but lawn mowers, garden implements, wheelchairs, models and toys are covered,
- l) to parts, accessories, tools and fitted radios, cassette players and compact disc players for the things excluded in (k) above,
- m) by theft of any unattended pedal cycle unless in a locked building or secured by a suitable locking device to a permanent structure or a motor vehicle,
- n) to any property solely used for the purpose of business, trade, profession or employment,
- o) to plants or any living creature,
- p) to documents,
- q) where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable,
- r) specifically covered elsewhere in this **Policy**,
- s) to computers or computer equipment by:
  - i) erasure or distortion of data,
  - ii) accidental loss, mislaying or misfiling of documents or records,
  - iii) viruses,
  - iv) contamination.
- t) while the Home is left **Unoccupied** or **Unfurnished**,
- u) to property more specifically insured by any other **Policy**,
- v) to lottery tickets and raffle tickets.

## **1. MONEY LIABILITY**

### **WHAT IS COVERED**

**Your** or **Your Family's** loss as a direct result of its theft by any person not related to or residing with **You**.

**We** will pay up to £500 for any one claim.

### **WHAT IS NOT COVERED**

Any loss or claim:

- a) Due to accounting errors or omissions.

## **2. CREDIT CARD LIABILITY**

### **WHAT IS COVERED**

**Your** or **Your Family's** liability under the terms of any credit card, cheque card or cash dispenser card agreement as a direct result of its theft and following its unauthorised use by any person not related to or residing with **You**.

**We** will pay up to £1,000 for any one claim

### **WHAT IS NOT COVERED**

Any loss or claim:

- a) Unless **You** and **Your Family** have complied with the terms and conditions of the issuing authority.
- b) Due to accounting errors or omissions.



## Section A – Licence to Occupy Liability

### WHAT IS LICENCE TO OCCUPY LIABILITY?

**We** will pay any amount that **You** become liable to pay as the occupier arising from damage to the buildings, contents, fixtures or fittings of the accommodation, up to the limit shown in **Your Policy** Schedule in respect of **your** occupancy of Single Living Accommodation (SLA), Service Families Accommodation (SFA), Substitute Services Families Accommodation (SSFA) or equivalent Mess Accommodation.

### WHAT IS COVERED

**We** will pay up to a maximum of £20,000 for any one claim arising from the following causes.

Service Family Accommodation (SFA), Substitute Service Family Accommodation (SSFA), Single Living Accommodation (SLA), Mess Accommodation or equivalent Accommodation.

Any amount that **You** or **Your Family** become liable to pay as the Licensee arising from:

- i damage to the buildings, fixtures or fittings of the Home by causes 1 to 11 and 31 under Contents cover;
- ii accidental damage to cable drain inspection covers or underground drains pipes or tanks providing a service to or from the Home;
- iii accidental breakage of:
  - 1) fixed glass in:
    - a) windows;
    - b) doors;
    - c) fanlights;
    - d) skylights;
    - e) greenhouses;
    - f) conservatories;
    - g) verandahs.
  - 2) fixed ceramic hobs or hob covers;
  - 3) fixed sanitary ware and bathroom fittings.

Any amount that **You** become liable to pay as the occupier arising from damage to the buildings, **contents**, fixtures or fittings of the accommodation.

### WHAT IS NOT COVERED

1. Loss or damage:
  - a) caused by chewing, scratching, tearing or fouling by domestic pets;
  - b) caused by insects or **Vermin**;
  - c) to interior decorations unless the damage is caused by fire or flood.
2. Charges in relation to cleaning.
3. Loss or damage to gates, hedges and fences.
4. Exclusions under items 1-11 and 31 of Contents cover.

## Section B – Public Liability

### WHAT IS LIABILITY TO THE PUBLIC?

**We** will pay up to £2,000,000 (which includes costs and expenses agreed by **Us** in writing) for any one claim or series of claims arising from any one event or one source or original cause that **You** become legally liable to pay as compensation (including claimant's costs and expenses) occurring during the **Period of Insurance**.

### WHAT IS COVERED

**We** will pay up to £2,000,000 (which includes costs and expenses agreed by **Us** in writing) for any one claim or series of claims arising from any one event or one source or original cause that **You** or **Your Family** become legally liable to pay as compensation (including claimant's costs and expenses) occurring during the **period of insurance** in respect of accidental:

- a) death, bodily injury or illness of any person not an employee of either **You** or **Your Family**;
- b) damage to material property not belonging to or in the custody or control of **You, Your Family** or **Domestic Staff** and arising from:
  - i the occupation of the **Home** (but not its ownership);
  - or

- ii the private pursuits of **You** or **Your Family**;
  - iii the employment by **You** or **Your Family** of **Domestic Staff**.
- c) liability arising from the ownership, possession or use of models, toys, any hand or foot propelled watercraft under 5 metres in length and surfboards;
- d) liability arising from the ownership, possession or use of lawn mowers.

## **WHAT IS NOT COVERED**

Legal liability to pay compensation or costs arising from the following:

1. any business, trade, profession or employment,
2. the transmission of any communicable disease or virus,
3. the ownership, possession or use of any mechanically propelled vehicle which includes motor cycles, children's motor cycles, children's motor cars, quad bikes and children's quad bikes;
4. the ownership, possession or use of watercraft which includes sailboards and windsurfers, aircraft, caravans and trailers;
5. the ownership, possession or use of an animal of a dangerous species or specially controlled dog (as defined in the Animals Act 1971 or any other legislation (including subsequent legislation) of similar intent if applicable);
6. any action for damages brought in a court outside the United Kingdom, the Channel Islands or the Isle of Man.

## Section 3 – Home Quarter/Contents

### WHAT ARE HOME/QUARTER CONTENTS?

The following items are included provided that they belong to **You** or **Your Family**, or **You** or **They** are legally responsible for them and with the exclusion of **business equipment** that they are mainly used for private purposes.

### WHAT IS COVERED

#### Household Goods

This includes tenants' fixtures, fittings and interior decorations including lawn mowers, garden implements, wheelchairs, models, clothes and toys.

### WHAT IS NOT COVERED

- a) Watercraft (which includes sailboards and windsurfers), aircraft, caravans, trailers and mechanically propelled vehicles (which includes motor cycles, children's motorcycles, children's motor cars, quad bikes and children's quad bikes),
- b) parts, accessories, tools, fitted radios, cassette players and compact disc players for the things in (a) above,
- c) any living creature,
- d) contents more specifically insured by any other insurance,
- e) documents other than as shown in cover 19,
- f) lottery tickets and raffle tickets,
- g) any part of the structure of the buildings other than fixtures and fittings for which **You** are responsible as occupier.

### HOW MUCH WILL WE PAY

#### Causes 1-11

**We** will pay up to the sum insured for **Contents** shown in **Your Policy** Schedule for any one claim.

#### Covers 12, 13, 18, 24 and 27-30

**We** will pay up to the maximum limit for **Contents** shown in **Your Policy** Schedule for any one claim.

#### Covers 14-16, 18-22 and 24-26, 31

**We** will pay the limits shown:

**Business Equipment** £5,000 which can include up to £500 for business stock

These are the standard limits. If **You** have increased any of them, the revised limits which apply to **Your Policy** will be shown in **Your** Schedule.

### WHAT IS COVERED

Loss or damage to **Your** or **Your Family's Contents** while they are in the Home by;

1. Fire, smoke, explosion, lightning, earthquake;
2. Storm or flood (Storm means very windy conditions accompanied by heavy rain, hail or snow. Heavy rain alone does not constitute a storm);
3. Theft or attempted theft (Minimum security precautions **Endorsement** may apply - see **Your** Schedule);
4. Escape of water from a:
  - a) fixed water installation;
  - b) drainage installation;
  - c) heating installation;
  - d) washing machine, dishwasher, water bed, refrigerator or deep freeze cabinet.Damage caused by the escape of water is covered, but damage to the items themselves is only covered if an insured cause or cover is operative;
5. Escape of oil from a fixed oil-fired heating installation including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation.  
Damage caused by the escape of oil is covered, but damage to the installation is only covered if an insured cause or cover is operative;
6. Malicious people or vandals. (Minimum security precautions **Endorsement** may apply - see **Your** Schedule);
7. Riot, civil commotion, strikes, labour and political disturbances;

8.
  - a) Subsidence or ground heave of the site on which the Home stands.
  - b) Landslip;
9. Loss or damage caused by collision by aircraft, aerial devices, road or rail vehicles (or anything dropped from them), or animals;
10. Falling trees or branches;
11. Breakage or collapse of satellite dishes, TV or radio aerials, aerial fittings or masts, lampposts, telegraph poles, electricity pylons, poles or overhead cables;
12. Home entertainment equipment: Accidental damage to television sets, radios, compact disc players, record players and tape recorders, video recorders, DVD players, computers (including portable computers), cable/satellite/digital television receivers, television aerials and satellite dishes.
13. Mirrors and glass:
 

Accidental breakage of:

  - a) mirrors;
  - b) fixed glass in and glass tops of furniture;
  - c) ceramic hobs and ceramic tops of cookers;
  - d) glass oven doors.
14. Keys and locks:
 

**We** will pay up to £500 for any one claim for the cost of replacing keys and locks or lock mechanisms to:

  - i external doors and windows of the Home;
  - ii a safe within or an alarm protecting the Home following the theft of their keys'
15. Domestic heating oil and metered water:
 

**We** will pay up to £1,000 for any one claim for accidental loss of domestic heating oil and metered water.
16. **Contents** in the garden:
 

**We** will pay **You** up to £1,000 for any one claim for loss or damage by causes 1 and 3-11 to **Contents** when in the open within the boundaries of the home.

Items such as garden furniture, external statues and garden pots are included within this section. Limited cover for plants and trees is provided under Cover 26 - Garden Plants.
17. Temporary removal:
 

Loss or damage by causes 1-11 to **Contents** temporarily removed from the Home to:

  - i any bank or safe deposit;
  - ii any occupied private dwelling;
  - iii any building where **You** or **Your Family** are working or temporarily living while anywhere in the world.

Under ii) and iii) the maximum amount payable for theft or attempted theft from a room in a school, boarding house, college or university halls of residence accommodation is £2,500 for any one claim.

**We** provide insurance protection for **Contents** in the Home during normal periods of occupancy for example when **You** are on holiday. However if **You** are going away for 30 consecutive days or more, or if the Home is to be vacated, please tell **Us** as this will affect the terms of **Your Policy**.

**Student belongings**

This cover automatically includes student's possessions up to the total sum insured (limited to £2,500 for theft or attempted theft) providing the student still has their permanent address at the Home. Additional cover is available under the **Personal Property** section (if chosen).
18. Alternative accommodation:
 

While the Home cannot be lived in because of loss or damage covered by this **Policy**, **We** will pay up to 20% of the sum insured for **Contents** for any one claim for:

  - i rent payable for which **You** are legally liable, or;
  - ii the reasonable increased cost of alternative accommodation for **You** and **Your Family** and **Your** domestic pets.
19. Documents:
 

**We** will pay **You** up to £500 towards any one claim for loss or damage, by causes 1-11, to documents (other than Money) whilst:

  - i within the main building of the Home, or;
  - ii deposited for safe custody in any bank safe deposit or bank solicitor's strong room anywhere in the world.

20. Religious festivals and weddings:  
The **Contents** cover limit is automatically increased by 10% for gifts and provisions:
- i during the period 30 days before and 30 days after a recognised religious festival;
  - ii during the period 30 days before and 30 days after **Your** or **Your Family's** wedding.
21. Visitors' personal effects:  
**We** will pay any visitor at **Your** request up to £1,000 towards any one claim, for each visitor, for loss or damage by causes 1-11 to visitors' **Personal Effects** whilst contained within the Home.
22. **Domestic Staff's** personal effects:  
**We** will pay **Domestic Staff** at **Your** request up to £1,000 towards any one claim, for each member of **your Domestic Staff**, for loss or damage, by causes 1-11, to their **Personal Effects** whilst within the Home.
23. Frozen Food:  
Loss or damage to food in the cold chamber of any refrigerator or deep freeze cabinet which is made unfit for human consumption by:
- i a change in temperature;
  - ii contamination by refrigerant or refrigerant fumes.
- The refrigerator or deep freeze cabinet must be:
1. in the Home;
  2. owned by or the responsibility of **You** or **Your Family**.
24. Liability to **Domestic Staff**:  
Subject to the limit below, **We** will pay any amount that **You** or **Your Family** become legally liable to pay as compensation (including claimant's costs and expenses) for death, bodily injury or illness of any **Domestic Staff** within the United Kingdom, the Channel Islands and the Isle of Man.  
**We** will pay **You** up to £10,000,000 in respect of compensation (which includes costs and expenses agreed by **Us** in writing) for any one claim or series of claims arising from any one event, one source or original cause.
25. Unrecovered damages:  
**We** will pay **You** up to £2,000,000 for any award of damages made in **Your** or **Your Family's** favour which:
- a) is in respect of death, bodily injury or illness or damage to property of such nature that **You** or **Your Family** would have been entitled to indemnity under Liability to the Public had **You** or **Your Family** been responsible for the injury or damage, and;
  - b) is made by a court within the United Kingdom, Isle of Man or Channel Islands, and;
  - c) is still outstanding six months after the date on which it is made, and;
  - d) is not the subject of an appeal.
26. Garden plants:  
**We** will pay **You** up to £500 for any one claim for loss or damage to plants and trees by causes 1, 3, 6 & 7 while in the open within the boundaries of the land belonging to the Home.
27. Emergency entry:  
Loss or damage to the **Contents** caused when the fire, police or ambulance service has to force an entry to the Home because of an emergency involving **You** or **Your Family**.
28. Accidental damage:  
Accidental loss or damage to **Contents** whilst in the Home.
29. House removal:  
  - a) accidental loss or damage to **Contents** whilst in the course of removal by professional removal contractors/carriers;
  - b) accidental loss or damage to **Contents** whilst in the course of removal other than by a professional remover/carrier from **Your** current Home to **Your** new Home.
30. **Contents** in storage:  
Loss or damage to **Contents** owned by **You** or **Your Family** whilst in store in any:
- a) military storage facility;
  - b) furniture depository;
  - c) storage facility under a contract by causes 1 to 10 of **Contents** cover.

31. Tenant's liability (applicable if the Home is privately rented):

**We** will pay up to 20% of the **Contents** sum insured for any one claim or series of claims arising from any one event or one source or original cause that **You** or **Your Family** become legally liable to pay as tenant of the Home in respect of:

- i damage to the Home by causes 1-11 under Part 3 – Home/Quarter **Contents** cover;
- ii accidental damage to cables, drain inspection covers or underground drains, pipes or tanks providing a service to or from the Home;
- iii accidental breakage of:
  1. Fixed glass in:
    - a) Windows;
    - b) Doors;
    - c) Fanlights;
    - d) Skylights;
    - e) Greenhouses;
    - f) Conservatories;
    - g) Verandas.
  2. Fixed ceramic hobs or hob covers;
  3. Fixed sanitary ware and bathroom fittings.

#### **WHAT IS NOT COVERED**

The amount of the Excess shown in the Schedule (increased for cause 8) and not applicable for covers 24 and 31.

1. Smoke damage arising gradually or out of repeated exposure.
2. Loss or damage by frost.
3. Theft or attempted theft:
  - a) Loss or damage while the Home is **Unoccupied** or **Unfurnished**.
  - b) Loss or damage if property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason.
  - c) Loss or damage from the Home if any part of it is occupied by anyone other than **You** or **Your Family** unless there has been forcible and violent entry to or exit from the Home.
4. Escape of water - Loss or damage while the Home is **Unoccupied** or **Unfurnished**.
5. Escape of oil - Loss or damage while the Home is **Unoccupied** or **Unfurnished**.
6. Malicious people or vandals - Loss or damage while the Home is **Unoccupied** or **Unfurnished**.
7. None.
8. Loss or damage resulting from coastal or river bank erosion.
9. Loss or damage caused by domestic pets or insects.
10. Fallen trees or branches:
  - a) The cost of removing the fallen tree or branch.
  - b) Loss or damage caused during tree felling, lopping or topping.
11. Breakage or collapse of satellite dishes, TV or radio aerials, aerial fittings or masts, lampposts, telegraph poles, electricity pylons, poles or overhead cables:

Loss or damage to the items themselves.

Items in or on the Home may be covered- see cover 12.
12. Home entertainment equipment
  - a) Damage to records, discs, cassettes and tapes;
  - b) Accidental damage or contamination to computers or computer equipment by:
    - i erasure or distortion of data;
    - ii accidental erasure, mislaying or misfiling of documents or records;
    - iii viruses;
  - c) Damage caused by, or in the process of, cleaning, maintenance, repair, dismantling or altering;
  - d) Loss arising from the cost of remaking any film, disc or tape, or the value of any information contained on it;
  - e) Damage to equipment not in or on the Home;

- f) Loss or damage by chewing, scratching, tearing or fouling by domestic pets;
  - g) Damage caused by wear and tear;
  - h) Damage caused by rot, fungus, insects or **Vermin**;
  - i) Damage caused by the action of light or any atmospheric or climatic condition;
  - j) Damage caused by any gradually operating cause;
  - k) Mobile phones.
13. Mirrors and glass:
- a) Loss or damage while the Home is **Unoccupied** or **Unfurnished**;
  - b) Loss or damage to **Your** or **Your Family's** Contents while they are not in the Home.
14. Keys and Locks:  
The cost of replacing keys and locks to a garage or **Outbuilding**.
15. Domestic heating oil and metered water - Loss or damage while the Home is **Unoccupied** or **Unfurnished**.
16. **Contents** in the garden:  
Loss or damage to:
- a) plants and trees;
  - b) **Valuables** or **Money**;
  - c) **Business Equipment**.
17. Temporary removal – Loss or damage:
- a) by theft unless it involves forcible and violent entry to or exit from a building;
  - b) from a caravan, mobile home or motor home.
18. None.
19. Documents:
- a) Property more specifically insured by any other insurance;
  - b) Documents mainly used for business, trade, profession or employment purposes.
20. None.
21. Visitor's personal effects - Loss or damage specifically excluded under **Contents** standard cover.
22. **Domestic Staff's** personal effects - Loss or damage specifically excluded under **Contents** standard cover.
23. Frozen food - Loss or damage resulting from:
- a) the deliberate act of **You** or **Your Family** or any electricity supplier;
  - b) strike, lock-out or industrial dispute;
  - c) property mainly used for business, trade, profession or employment purposes.
24. Liability to **Domestic Staff - You** or **Your Family's** legal liability to pay compensation or costs for bodily injury (including death) sustained by any **Domestic Staff** when they are:
- i carried in or on a vehicle;
  - ii entering, getting onto, or alighting from a vehicle where such bodily injury or illness (including death) is caused by or arises out of the use by **You** or **Your Family** of a vehicle.
- For the purpose of this exception the expressions 'vehicle' and 'use' have the same meaning as in Traffic Act 1998 or similar legislation.
25. None.
26. None.
27. None.
28. Accidental damage
- 1. Any loss or damage specifically excluded under **Contents** causes 1-11 and covers 12-23.
  - 2. Accidental damage or loss:
    - a) by mechanical or electrical breakdown or failure;
    - b) arising from the cost of remaking any film, disc, tape or the value of any information contained on it;
    - c) caused by or in the process of cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing;
    - d) by chewing, scratching, tearing or fouling by domestic pets;
    - e) by wear and tear;
    - f) by rot, fungus, insects or **Vermin**;

- g) by the action of light or any atmospheric or climatic condition;
- h) by any gradually operating cause;
- i) to food drink or plants;
- j) specifically provided for under **Contents** standard cover;
- k) to computers or computer equipment:
  - i by erasure or distortion of data;
  - ii by accidental erasure or mislaying or misfiling of documents or records;
  - iii by viruses;
  - iv by contamination;
- l) arising from depreciation in value or other loss, damage or additional expense following on from the event for which **You** are claiming.

29. House removal

1. The amount of **Excess** shown in **Your Policy** Schedule;
2. Accidental loss or damage:
  - a) by denting, chipping or scratching;
  - b) by mechanical or electrical breakdown or failure;
  - c) caused by insects or **Vermin**;
  - d) to food, drink or plants;
  - e) to computers or computer equipment:
    - i by erasure or distortion of data;
    - ii by accidental erasure or mislaying or misfiling of documents or records;
    - iii by viruses;
    - iv by contamination;
  - f) to **Money**, jewellery, watches, articles of gold, securities and documents;
  - g) to china, glass, porcelain, or any other item of earthenware, unless packed by professional removal contractors;
  - h) arising from depreciation in value or other loss, damage or additional expense following on from the event for which **You** are claiming, e.g. costs incurred in preparing the claim or loss of earnings following **Your** bodily injury or illness.

30. Contents in storage

1. Loss or damage:
  - a) by theft unless this has involved forcible entry or exit;
  - b) by smoke damage arising gradually or out of repeated exposure;
  - c) by frost;
  - d) by mildew or condensation;
  - e) to **Contents** in the open.
2. Where this **Policy** is not in force for the full period of storage, any claim will be adjusted pro-rata to the period insured by this **Policy**.

31. Tenant's liability (applicable if the Home is privately rented) - loss or damage to gates, hedges and fences.



## Cooling Off Period

**You** can cancel this **policy** by contacting Insignia Insurance Services in writing to Cross Keys House, 22 Queen Street, Salisbury, SP1 1EY or by calling +44 (0) 1722 597980 within 14 days of either:

- the date **You** receive **Your** insurance **policy** or;
- the start of the **period of insurance**, whichever is the later.

If **You** have not made any claims during the "cooling off period", **We** will refund the premium paid to **Us**.

## Cancellation During Period of Insurance

**You** can cancel this **policy** at any time by contacting Insignia Insurance Services in writing at Cross Keys House, 22 Queen Street, Salisbury, SP1 1EY or by calling +44 (0) 1722 597980.

**You** may be entitled to a refund of premium for the unexpired **period of insurance** provided that **You** have not made a claim during the **period of insurance**.

**We** can cancel this **policy** by giving **You** 30 days' notice in writing to **Your** last known correspondence address.

## Peace of Mind

Arch Insurance Company (Europe) Limited are members of the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **We** cannot meet our obligations. Information about the Compensation Scheme arrangements is available from:

FSCS: [www.FSCS.org.uk](http://www.FSCS.org.uk)

Insignia Insurance Services is a trading name of Trinity Insurance Services Ltd who are registered in England & Wales under Company number 03904541 and are authorised and regulated by the Financial Conduct Authority under firm reference number 307068.

Arch Insurance Company (Europe) Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Company is registered in England and Wales under registered no 4977362 and its registered office is at 6th Floor, Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ.

## Data Protection

**You** should understand that any information **You** have provided will be processed by **Us**, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to other parties.

## Language Used

The English language will be used for all communications, the contractual terms and conditions and any other information **We** are required to supply **You** before and during the contract.

## Law Applicable to This Policy

Unless specifically agreed to the contrary in writing, this policy shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

## Contracts (Rights of Third Party) Act 1999

A person who is not party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but does not affect any right or remedy of a third party which exists or is available apart from that Act.

## How to Make a Claim

All claims correspondence relating to this Insurance should be addressed to:

Davies Group Limited,  
3rd Floor Telecom House  
Trinity Street, Hanley,  
Stoke on Trent,  
ST1 5NA  
Telephone: +44 (0) 344 856 2429

Please quote the **Policy** number shown in the **Schedule** in all correspondence. Written notice of a potential claim must be given as soon as practicable and in any event within 30 days after the occurrence of any event which may lead to a claim under this insurance. The Insured Person will supply without cost such certificates or evidence, which thereafter may reasonably be required. Where a fraudulent claim is made under any section within this insurance or where the Insured Person, Insured Person's legal representative or anyone acting on their behalf uses fraudulent means in order to attempt to claim under this insurance, the Underwriters will be under no liability in respect of such claims.

## General Conditions Applicable to Parts 1, 2 & 3

**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**, refuse to deal with **Your** claim or reduce the amount of any claim payment.

### Updating sums insured

Although this **Policy** does not specifically provide for increases to take account of inflation, the sums insured will be reviewed periodically and **You** will be advised when general increases take place.

Please be aware that the value of **Your Military Kit, Personal Property** or Home/Quarter **Contents** may be growing faster than inflation, perhaps because of acquired items, it is important therefore that **You** regularly check that **Your** sum insured is set at the appropriate level.

It is a condition that **You** set the level of **Your** insurance to the correct sums insured. If, in the event of a claim, **Your** sums insured are not set at the correct level, **You** may find that only a proportion of the value of the claim is paid.

### Changes in your circumstances

**You** must notify Insignia Insurance Services as soon as possible of any change which may affect this insurance and in particular any of the following:

- Change of address.
- If **You** intend to let or sub-let **Your** Home.
- If **You** intend to use **Your** Home for any reason other than private residential purposes.
- If **Your** Home will be **Unoccupied**.
- If **Your** marital status changes.
- If **You** cease to be a member of the HM Forces, a Reservist or an employee of an affiliate MoD organisation.
- **You** must also notify **Us** within 7 days if **You** have been declared bankrupt or have received a police caution for, or been charged with but not yet tried for, any offence (other than driving offences). **We** will then advise **You** of any change in terms. If **You** are in any doubt, please ask **Us**.

### Taking care of your property

**You** and **Your Family** must take and cause to be taken, all reasonable precautions to avoid injury, loss or damage to the property insured. **You** must take all practicable steps necessary to safeguard the property insured from loss or damage.

**You** must maintain the property insured in good repair.

### Changes to cover, terms or premiums

This clause explains how **We** may make changes to **Your Policy**.

- **We** may change the price, benefits, terms, cover and/or exclusions of **Your Policy** by giving **You** no less than 60 days' notice by email to **Your** last known email address. Any such notice will explain **Our** reasons for making the changes. This does not apply to any changes in law, regulation and/or taxation of insurance business within the UK, when changes will be made in accordance with **Our** statutory and regulatory obligations without prior notice.

**We** will only exercise **Our** ability to make changes to **Your Policy** in order to make reasonable and proportionate changes to reflect the following.

- Any changes that are required to give effect to decisions and/or guidance of a regulator or Ombudsman.
- Any changes that are required to give effect new or revised insurance industry codes of practice that **We** intend to comply with.
- Inflationary increases in general claims costs or administrative costs which affect the cost to **Us** of providing cover under and administering **Your Policy**.
- Other increases or decreases in the relative cost and/or relative number of claims which affect the cost to **Us** of providing cover under and administering **Your Policy**.
- Increases in the relative cost of purchasing reinsurance, which affects the cost to **Us** of providing cover under **Your Policy**.

### Policy duration

This is an annual **policy** paid by either monthly instalments or in a single payment. Where premiums are paid by direct debit, the **policy** will be automatically renewed on the 12 month anniversary.

### Dual insurance

If any injury, loss, damage or liability is covered by any other insurance then **We** will not pay more than **Our** share.

### The value of your contents

**You** must notify **us** immediately when the full value of **Your Contents** exceeds £75,000. If the full value of **Your Contents** exceeds this sum, the cover under the **Policy** may not apply.

The full value of **Your contents** means the current cost as new except for clothes, furs and household linen where an appropriate allowance for wear and tear should be made.

### Precious stones

The settings of the stones in any item of jewellery exceeding the value of £5,000 must be examined by a competent jeweller once every three years and any defect remedied immediately.

### Claims Conditions

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

### The first thing you must do after loss or damage

If property is lost, or theft or malicious damage is suspected, **You** must immediately inform the Police and obtain a crime or lost property reference number.

**We** recommend that **You** check **Your Policy** cover. Check that the loss or damage is covered. This **Policy** contains details of what is covered and how claims are settled.

### You should always immediately

- Urgently inform the Police and obtain a crime or lost property reference number if **You** are the victim of theft, riot, malicious damage, or if property is lost or stolen away from **Your** home. In the case of riot, **You** need to inform the Police within 14 days of the event.
- Take all reasonable steps to recover missing property.
- Take all reasonable steps to prevent further damage.

### Claims process

On receiving **Your** call, **We** will:

- i. Take details of the loss;
- ii. Instruct an approved supplier to contact **You** if appropriate;
- iii. Where necessary, arrange for someone to call or contact **You** by phone as soon as possible to discuss **Your** claim. This person may be one of **Our** own claims staff or independent Chartered Loss Adjuster.

### What you must do after making your claim

- If **We** ask, **You** must send **us** written details of **Your** claim within 30 days.
- Provide **Us** with full details in writing as soon as possible if someone is holding **You** or **Your family** responsible for damage to their property or bodily injury to them. **You** must also send **Us** any writ summons, letter of claim or other document as soon as possible.
- To help prove **Your** claim, **We** may require **You** to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs and bills.
- To help assist in dealing with **Your** claim, **We** may require **You** to obtain estimates for the replacement or repair of damaged property.
- **We** will only ask for information relevant to **Your** claim and **We** will pay for any reasonable expenses **You** incur in providing **Us** with the above information as part of **Your** claim.
- Supply at **Your** own expense all reports, certificated plans, specification information and assistance that **We** may require.

### What you must not do

- Admit or deny any claim made by someone else against **You** or **Your Family**, or make any agreement with them. **We** have the right to negotiate, settle or defend any such claim in **Your** name and on **Your** behalf and take possession of the property insured and deal with salvage. **We** may also pursue any claim to recover any amount due from a third party in the name of anyone claiming cover under this **Policy**.
- Abandon any property to **Us**.
- Dispose of damaged items as **We** may need to see them.

### Fraud

**You** and **Your Family** must not act in a fraudulent manner. If **You** or anyone acting for **You**:

- makes a claim under the **Policy** knowing the claim to be false or fraudulently exaggerated in any respect;
- makes a statement in support of a claim knowing the statement to be false in any respect;
- submits a document in support of a claim knowing the document to be forged or false in any respect;
- makes 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 which 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 premium.
- **We** may inform the Police or military authorities of the circumstances.

### How We Settle Claims

**We** may repair, reinstate or replace the lost or damaged property. If **We** cannot replace or repair the property, **We** may pay for the loss or damage in cash.

Where **We** can offer repair or replacement through a preferred supplier, but **We** agree to pay cash settlement, then payment will not exceed the amount **We** would have paid the preferred supplier.

If no equivalent replacement is available then **We** will pay the full replacement cost of the item with no discount applied.

With **Your** agreement **We** may appoint an approved supplier to act on **Our** behalf to validate **Your** claim. They are authorised to arrange a quotation, a repair or a replacement.

### Matching sets, suites and carpets

An individual item of a matching set of articles, suite of furniture, sanitary ware or other bathroom fittings is regarded as a single item. **We** will pay **You** for individual damaged items but not for undamaged companion pieces.

Where carpeting is damaged beyond repair, only the damaged carpet will be replaced and not undamaged carpet in adjoining rooms.

### Will a deduction be made for wear and tear?

There will be a deduction for clothes (other than Military clothing or kit), furs and household linen. There will be no deduction for all other **Contents** provided they have been maintained in good repair and the Sum Insured represents the full value of the property (see General Conditions).

### Other insurance policies

If any injury loss or damage is covered by any other insurance **We** will not pay more than **Our** proportion.

## Policy Exclusions Applicable to Parts 1, 2 & 3

Unless specifically listed below, the following exclusions apply throughout the **Policy** and in relation to each claim.

### **We Will Not Pay For:**

#### **Riot /civil commotion**

Any loss damage or liability occasioned by or happening through riot or civil commotion outside the United Kingdom, British Forces Posting Overseas (BFPO), the Isle of Man or the Channel Islands.

#### **Sonic bangs**

Loss or damage due to pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

#### **Reduction in market value**

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

#### **Confiscation**

Any loss, damage or liability occasioned by, or happening through, confiscation or detention by customs or other officials or authorities.

The exclusions above **do not** apply to the following covers:

- Tenants Liability;
- Public Liability.

#### **Radioactive or nuclear contamination**

Any loss or damage to any property or damage or additional expense following on from the event for which **You** are claiming and any legal liability directly or indirectly caused by or contributed to by or arising from:

- ionising radiations or contamination by radioactivity from any irradiated fuel or from any nuclear waste from the combustion of nuclear fuel;
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component.

#### **Pollution / contamination**

Loss, damage, liability or bodily injury arising directly or indirectly from pollution or contamination, unless caused by:

- a sudden, unforeseen and identifiable incident;
- leakage of oil from a domestic oil installation at **Your** Home.

#### **Dual insurance**

If any injury, loss, damage or liability is covered by any other insurance, **We** will not pay any more than **Our** share.

#### **Sanction Limitation and Exclusion Clause**

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## Conditions Precedent

The observance by the **Member** of the terms of this **policy** and the truth to the best of his/her knowledge and belief the statements and answers in the applications and any supplementary declaration or statement shall be conditions precedent to any liability of the **Insurer**.

## Our Service to You

**Our** goal is to give excellent service to all **Our** customers but **We** recognise that things do go wrong occasionally. **We** take all complaints **We** receive seriously and aim to resolve all of **Our** customer's problems promptly.

If **You** are disappointed with any aspect of the handling of **Your** insurance **We** would encourage **You**, in the first instance, to contact the Managing Director. **You** can write or telephone using the contact details below:

Managing Director  
Insignia Insurance Services  
Cross Keys House  
22 Queen Street  
Salisbury  
SP1 1EY

Tel: 01722 597980  
Email: [admin@insigniainsurance.co.uk](mailto:admin@insigniainsurance.co.uk)

If however, **You** are not satisfied and have a complaint about **Our** service or a complaint regarding a claim, please contact:

Arch Insurance Company (Europe) Limited  
5<sup>th</sup> Floor  
Plantation Place South  
60 Great Tower Street  
London  
EC3R 5AZ

Tel: 0207 621 4500  
Email: [complaints@archinsurance.co.uk](mailto:complaints@archinsurance.co.uk)

If **You remain** dissatisfied you may refer the matter at any time to the Financial Ombudsman Service, which is an independent body that arbitrates on complaints. They can be contacted at:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 0800 023 4567 or 0300 123 0123 (mobile users)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Web: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

In all communications the certificate number appearing in the **Schedule** should be quoted. Referral to the Financial Ombudsman Service will not affect **Your** statutory rights.

Insignia Insurance Services  
Cross Keys House 22 Queen  
Street Salisbury  
Wiltshire  
SP1 1EY

**T:** +44 (0) 1722 597 980  
**E:** [admin@insigniainsurance.co.uk](mailto:admin@insigniainsurance.co.uk)  
**W:** [www.insigniainsurance.co.uk](http://www.insigniainsurance.co.uk)

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