



Lettings

Policy Booklet

Important note

This version of the Select & Protect 'Lettings' policy wording, effective from 25th May 2018, applies to customers who purchased their policy after that date, or existing customers who have received their new policy schedule since 25th May 2018.

If you would like a copy of your policy wording and you:

- purchased your Lettings policy prior to 25th May 2018 and
- have not received an anniversary letter from us with a new policy schedule since 25th May 2018,
- or if you are unsure which version of the policy applies to you,

then please call our customer services team on 0345 345 6800 or email them at customer.service@select-protect.co.uk. Please include your policy number within your e-mail request.

Lettings

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Introduction

This is Your Lettings Home Insurance Policy arranged and administered by Select & Protect, a trading name of Hood Group Ltd.

Contract of Insurance

This policy, the application form and the Schedule Of Insurance with any endorsements shown on it and any changes to Your insurance policy contained in notices issued by Us during the term of Your policy, together form the insurance contract with the Insurer named on Your Schedule of Insurance.

A separate agreement exists between You and Select & Protect in connection with the policy administration services provided to You. For convenience, the insurance Premium and the Policy Administration Fee will together, make up the single monthly payment shown on Your Schedule of Insurance.

Please read all these documents very carefully. If You are unsure of the meaning of any part of this policy or it does not meet Your requirements, please let Select & Protect know as soon as possible.

In return for You paying Your Premium, We will provide the cover shown in Your Schedule of Insurance on the terms and conditions of this policy during the Period of Insurance. Our provision of insurance under the policy is conditional upon You observing and fulfilling the terms, provisions, conditions and clauses of this policy.

Information and Changes We need to know about

You must take reasonable care to provide complete and accurate answers to the questions We ask when You take out and make changes to Your policy.

Please tell Our Insurance Administrator if there are any changes to the information set out in the statement of fact or on Your Schedule Of Insurance. You must also tell Our Insurance Administrator immediately about the following changes:

- any intended alteration to, extension to or renovation of Your property. However You do not need to tell Us about internal alterations to Your property unless You are creating an additional bedroom, bathroom or shower room;
- any change to the people insured, or to be insured;
- any change or addition to the Contents or the property to be insured that results in the need to increase the amounts insured or the limits that are shown on Your Schedule Of Insurance;
- if Your property is to be lent, let, sub-let, or used for business purposes (other than occasional clerical work);
- if Your property is to be Unoccupied for any continuous period exceeding 60 days; or
- if any member of Your household or any person to be insured on this policy is charged with, or convicted of a criminal offence (other than motoring offences).

If You are in any doubt, please contact Our Insurance Administrator.

When Our Insurance Administrator is notified of a change, they will tell You if this affects Your policy, for example whether We are able to accept the change and if so, whether the change will result in revised terms and/or Premium being applied to Your policy.

If the information provided by You is not complete and accurate:

- We may cancel Your policy and refuse to pay any claim, or
- We may not pay any claim in full, or
- We may revise the Premium and/or change any Excess, or
- the extent of the cover may be affected.

Changing Your mind

You have the statutory right to cancel Your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which You receive Your Welcome letter and policy schedule.

If You wish to cancel, and the insurance cover has not yet commenced, You will be entitled to a full refund.

Alternatively, if You wish to cancel Your policy and the insurance cover has already commenced, You will be entitled to a refund, 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.

To exercise Your right to cancel Your policy, please contact Select & Protect, PO Box 5730, Southend-on-Sea SS1 2ZT.

If You do not exercise Your right to cancel Your policy, it will continue in force until cancelled and You will be required to pay the Premium as stated.

For Your cancellation rights outside the statutory cooling off period please refer to the General Conditions section of Your policy booklet.

Important Contact Details

Policy Queries: 0345 345 6800 (8.00am - 6.00pm Monday to Friday and 9.00am -2pm Saturday) or you can email customer.services@select-protect.co.uk

Claims: From 1st December 2015, your insurance underwriter, Aviva, will be handling all new claims. Please call them directly on 0800 012 345 (24 hours a day, 365 days a year).

Useful and important information about Your insurance

- Insurance does not cover Your property against everything that can happen so please read Your policy carefully to make sure You understand what it covers and the limits which apply.
- It is Your responsibility to look after and regularly maintain Your property. Your policy is intended to cover You against unforeseen events like fire or theft. It does not cover wear and tear or damage which happens gradually over a period of time. Areas commonly prone to 'wear and tear' on a building include guttering, flat roofs, fascia boards and boundary walls, and these should all be checked on a regular basis.
- Your policy describes certain things which You are required to do to make sure that You are protected and that Your policy cover operates fully. For example, You must:
 - tell Us about changes which could affect Your policy (see "Information and Changes We need to know about" on page 2)
 - make sure that Your Sums Insured are high enough to cover the property to be insured (see "What amounts should I Insure" on page 4)
 - take reasonable care of Your property (see "Your Duty to prevent loss or damage" on page 8).

It is Your responsibility when making a claim, to prove that a loss has occurred which is covered under this policy of insurance. Please refer to General Conditions on page 8.

How To Use Your Policy

This policy is written in plain English to make Our intentions clear. However, we have tried to explain some points in more detail below.

What cover do I have?

Your policy is divided into sections which can be selected or deselected by You. To find which sections apply, please check Your Schedule of Insurance. We recommend that You read this document for full details of cover including the limits that apply. If You have any queries, including if You wish to add or remove sections, please contact Us on the number shown on Page 3.

What amounts should I insure?

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, 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 when calculating this figure).

The amount that You have insured for will be shown on the Policy Schedule. Please contact Us any time if You do not think that You currently have the right amount of insurance cover.

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.

Premium Collection

This is an insurance policy with no fixed term. It continues to be in force until cancelled by either You or by Us. You have the right to cancel this policy at the end of any month of cover simply by notifying Select & Protect at least 7 days prior to the last day of the month of cover. We have the right to cancel this policy at the end of any month of cover subject to giving You at least 30 days' notice.

On or shortly after the first working day of each calendar month Your Premium and Policy Administration Fee for one month's period of cover will be charged direct to Your bank account. You must make sure that there are sufficient funds in Your bank account on the first working day of each month to meet Your Premium and Policy Administration Fee.

If the Premium and Policy Administration Fee is not paid for any reason, You will receive a letter from Select & Protect requesting payment to enable the insurance to continue. If payment is not received within 7 days cover will cease from the end of the last month of cover for which the Premium and Policy Administration Fee was received.

If You change Your bank details You must let Select & Protect know immediately so that they may amend their records.

Complaints Procedure

Our Promise of Service

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 Our customers' problems promptly. To ensure that We provide the kind of service You expect, We welcome Your feedback. We will record and analyse Your comments to make sure We continually improve the service We offer.

What will happen if You complain?

We will acknowledge Your complaint within 2 working days and aim to resolve it as quickly as possible.

Most of Our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, We will contact You with an update within 10 working days of receipt and give You an expected date of response.

What to do if You have a complaint

If You are unhappy with any aspect of the handling of Your insurance, We would encourage You to contact Select & Protect at:

Select & Protect, PO Box 5730,
Southend-on-Sea, SS1 2ZT
Email: customer.service@select-protect.co.uk
Telephone: 0845 345 6800

If You remain dissatisfied

If You are unhappy with the final outcome of Your complaint, You should refer to Your Policy Schedule where You will find further guidance. Select & Protect will be happy to send You a copy of Your Policy Schedule on request.

Whilst We are bound by the decision of the Financial Ombudsman Service, You are not.

Following the complaints procedure does not affect Your right to take legal action.

Telephone Call Recording

For Our joint protection, telephone calls may be recorded and/or monitored.

General Information

Insurer

This insurance is underwritten by the Insurer(s) shown in Your Schedule of Insurance.

Choice of Law

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

- 1) You and the Insurer agree otherwise; or
- 2) at the date of the contract You are a resident of (or, in the case of a business, the registered office or principle place of business is situated in): Scotland, Northern Ireland, Channel Islands or the Isle of Man; in which case (in the absence of agreement to the contrary) 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.

Financial Services

Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if We cannot meet Our obligations, depending on the type of insurance and the circumstances of Your claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Customers with Disabilities

This policy and other associated documents are also available in large print, audio and Braille. If You require any of these formats, in the first instance, please contact: Select & Protect, PO Box 5730, Southend-on-Sea, SS1 2ZT or telephone Us on: 0345 345 6800.

Data Protection: Information Uses

Select & Protect is the Brand name of your Select & Protect Lettings Insurance Policy. Your Select & Protect Lettings Insurance is administered by a company called Hood Group Limited.

In this privacy policy, 'we' 'us' and 'our' refers to Hood Group Limited and its subsidiaries unless otherwise stated. It sets out how Hood Group Limited uses your personal data.

Who We Are

At Select & Protect we respect your privacy and are committed to protecting the confidentiality of your personal data. We collect and process your personal data in line with all relevant Data Protection legislation.

Under such legislation, the Data Controllers of your personal data are:

- Hood Group Limited, trading as Select & Protect ("Select & Protect")

Select & Protect Insurance is administered by Hood Group Limited. Hood Group Limited administers all aspects of your Residential Insurance Policy except for those provided by the Insurer. When you provide information to us, you are giving your information to Hood Group Ltd and its subsidiary companies. If you want to know more about Hood Group Limited, please see:

<http://www.hoodgroup.co.uk/>

- Your Insurance Intermediary

Your insurance broker or Adviser (or in some cases Introducer) arranges your Select & Protect Lettings Insurance policy and provides Hood Group Limited with all your personal information you have provided to them as part of your application process.

- The Insurer shown on your Insurance Policy Schedule (see below)

The Insurer underwrites your Residential Insurance

Policy and handles any claims.

Select & Protect work with a panel of Insurers, your Insurance Intermediary will help you select the best insurer from this panel for your specific needs.

The Insurer for Select & Protect Lettings Insurance is AVIVA Insurance Limited ("AVIVA").

If AVIVA is the insurer named on your policy schedule and you would like to find more about how AVIVA will use your personal data, please see the AVIVA privacy policy at:

www.aviva.co.uk/legal/privacy-policy.html

This Select & Protect Privacy Policy may be updated from time to time to reflect developments in Data Protection legislation.

How We Use Your Information

The personal data you or your intermediary provide to Hood Group Limited will only be used for the purpose for which it was collected. The legal basis for this processing your personal data is to provide you with a contract or service, as a legitimate interest of our business or where appropriate, with your express consent.

We use your personal data for the purposes of providing you with insurance, which includes:

- Assessing financial and Insurance risks
- Handling claims
- Offering you renewal of your policy
- Research or statistical purposes
- Developing and testing product and services
- Providing you with information, products or services that you request from us
- Safeguarding against fraud and money laundering
- Meeting our general legal or regulatory obligations
- Any other related purpose

Your personal data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or our business relationship with you, unless we are required to retain the data for a longer period due to business, legal or regulatory requirements.

From time to time we may change the way we use your information. Where we believe

you may not reasonably expect such a change we shall inform you of this.

What Information We Collect and How

We will collect names, addresses and other contact details provided by you when you contact us with a question, to obtain a quotation for one of our products or to provide you with your insurance policy. We will also collect information we need to identify you, financial information and other relevant information required to set up and administer your insurance policy.

We may also collect personal data about other individuals to be named on the insurance policy. Before you provide us with any personal data about a third party you must obtain consent from the individual(s) concerned and ensure to keep them advised about how their personal data will be processed.

When you contact us online or by phone, we may collect your electronic information identifier, for example your Internet Protocol (IP) address or telephone number supplied by your service provider. For your protection, all calls to customer service are recorded.

Sensitive Information

Some of the information we ask you for may be more sensitive in nature. We will not use such sensitive personal data about you except for the specific purpose for which you provide it.

Who We Share Your Information With

We share your information with your Intermediary and the insurer named on your policy schedule in providing you with your Select & Protect Lettings insurance policy. We do not disclose your information to anyone outside Hood Group Limited except where we have your express permission; or where we are required or permitted to do so by law; or fraud prevention agencies and other companies that provide a service to us.

These include our group companies, brokers, agents, third party administrators, underwriters, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

All personal data is treated with the utmost confidentiality and with appropriate levels of security. In some circumstances, we may transfer your personal data outside the European Economic Area ("EEA"). Where we transfer your personal data outside of the EEA, we will ensure that it is treated securely and in accordance with all Data Protection legislation.

Credit Reference Agency

Your data will be provided to LexisNexis Risk Solutions to carry out a credit check with a credit reference agency in order to provide you with a tailored quote suited to your needs. This will leave a soft footprint on your credit file, which only you can see and so will not have a negative effect on your credit score. The search will be made using full electoral roll, public information and previous search records and a record of the search will be retained by the credit reference agency. The search will be recorded on your credit report in the name of LexisNexis Risk Solutions.

Fraud Prevention Agencies

If we identify or suspect fraud as a result of false or inaccurate information you have provided, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when Checking details on applications for credit and credit related or other facilities; checking details on proposals and claims for all types of insurance; checking details of job applicants and employees.

Claims History

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) managed by LexisNexis Risk Solutions. Under the conditions of your policy, you may be required to tell us about any incident (e.g. accident, fire, theft or malicious damage) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

Automated Decision Making

We may use automated decision making, including profiling, to assess insurance risks, detect fraud, and administer your policy. This helps us to decide whether to offer the insurance and determine prices.

An example is when you buy a Residential insurance product, we may accept or reject a potential policyholder for cover based on their age. We do not offer insurance for customers above a certain age in the UK. If accepted, the automated calculation of a person's age may be used to calculate the premium payable.

If you have any concerns regarding the decision reached, please let us know at the contact details set out below and we will arrange for a person to check the accuracy of the result.

Your Rights

You have the right to ask us not to process your personal data for marketing purposes at any time, to request a copy of the personal data we hold about you, to have your personal data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to challenge any automated decision making (under certain circumstances) or to ask us to provide a copy of your data to any controller. You also have the right to make a complaint with the Information Commissioners Office. These rights apply whether we hold your personal data on paper or in electronic format.

How To Contact Us

If you would like any further information about how we process your personal data or your rights please contact:

Data Protection Officer,
Hood Group Limited
1st Floor Maitland House
Warrior Square
Southend on Sea
Essex
SS1 2JY

You may also email us at dpo@hoodgroup.co.uk

Claims Procedure

From 1st December 2015, your insurance underwriter, Aviva, will handle all new claims.

Please call them directly on 0800 012 345.

If You need to make a claim, first read the Schedule of Insurance and policy wording to check You are covered.

It is Your responsibility when making a claim, to prove that a loss has occurred which is covered under this policy of insurance. Please refer to General Conditions on page 8.

Guaranteed Repairs

You have the reassurance of knowing that all work carried out by Our recommended builders or approved contractors is guaranteed for 12 months.

Definitions

In this policy certain words and phrases have precise meanings. Below is an explanation of what these mean. These words will start with capital letters whenever they appear in this booklet.

Accidental Damage

Damage caused suddenly and unexpectedly by an outside force.

British Isles

The United Kingdom, Republic of Ireland, Channel Islands and Isle of Man.

Buildings

- 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.
- Fixtures, fittings and decorations.

These must be at the address shown in the Schedule Of Insurance.

Contents

Landlord's Contents up to 7.5% of the building Sum Insured specified in Your Schedule Of Insurance. This only includes, carpets, curtains, wardrobes, beds, tables and chairs.

Excess

The amount You will have to pay towards each separate claim. If You claim on more than one section for a single incident, only one Excess will apply.

Where a policy limit applies, and Your claim under that section exceeds this limit (such as the £500 limit for the cost of felling, lopping and disposing of a tree within the Building section), the Excess will be applied first, followed by the limit.

Family

Any partner, spouse, children, grandchildren, stepchildren, parents, grandparents or other close blood relatives of the person(s) named as the insured in the Schedule Of Insurance permanently residing at Your Home.

Home

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

Policy Administration Fee

The amount charged and retained by Select & Protect for the services provided to You in setting up and administering the policy. The Policy Administration Fee is identified separately on Your Policy Schedule and is not subject to Insurance Premium Tax (IPT).

Premium

The amount paid by You for Your insurance cover which when added to the Policy Administration Fee determines the total monthly cost of Your policy. The Premium is subject to Insurance Premium Tax (IPT) as shown on Your Policy Schedule, and is collected by Select & Protect as Our agent.

Schedule Of Insurance

The document We sent You:

- when We accepted this insurance; or
- following any subsequent amendment to Your cover.

whichever is the most recent and which shows the name of the insured, the address of Your Home, the Sums Insured and the sections of this policy which apply to You.

Select & Protect

Select & Protect PO Box 5730, Southend-on-Sea, SS1 2ZT Tel: 0345 345 6800 (the arrangers of and administrators)

Sum Insured

The maximum We will pay for each and every incident of loss or damage (except where specifically increased or limited elsewhere in Your policy documents) which is shown in Your Schedule Of Insurance.

Unoccupied

Not lived in by You, or by anyone who has Your permission, for more than 60 days in a row or does not contain enough furniture for normal living purposes.

We, Our, Us

Unless otherwise stated:

Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You, Your

The person (or people) named in the Schedule Of Insurance,

General Conditions

The following conditions apply to this contract of insurance:

1 Information We need to know about

You must take reasonable care to provide complete and accurate answers to the questions We ask when You take out and make changes to Your policy.

If the information provided by You is not complete and accurate:

- We may cancel Your policy and refuse to pay any claim; or
- We may not pay any claim in full; or
- We may revise the Premium and/or change any Excess; or
- the extent of the cover may be affected.

2 Your duty to prevent loss or damage

- You and any other person this insurance applies to must take all reasonable precautions to prevent accidents, loss or damage.
- All property insured by this policy must be maintained in good condition. Your policy is intended to cover You against unforeseen events like fire or theft and it does not cover wear and tear or damage which happens gradually over a period of time. It is Your responsibility to look after and regularly maintain Your property. Areas commonly prone to 'wear and tear' on a building include guttering, flat roofs, fascia boards and

boundary walls, and these should all be checked on a regular basis.

3 Your policy

Your policy includes:

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

4 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:

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

Proof of value and ownership:

It is Your responsibility when making a claim, to prove that a loss has occurred which is covered under this policy of insurance. Keeping receipts, valuations, photographs, instruction booklets and guarantee cards may help You substantiate ownership of an item as part of Your claim.

Our rights:

We may:

- inspect any item or property for which You are claiming. You must not sell, throw or give away any item or property for which You are claiming without Our prior written consent. You must take reasonable steps to protect the item or property for further loss or damage; or
- 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 otherwise.

We have the right to do as We see fit in taking 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:

- up to the limit shown in the policy (less any amounts already paid as compensation); or
- 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.

5 Fraud

If Your claim is in any way dishonest or exaggerated. We will not pay any benefit under this policy. All cover will be cancelled with effect from the date of the claim and no return Premium will be given. We may also tell the police.

6 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.

7 Index linking of Sums Insured

The Sums Insured under the Buildings and Contents

Sections may be increased at the end of each month if the:

- Building Housing Cost Index produced by the
- Royal Institution of Chartered Surveyors or other
- suitable index increases, for Buildings, and
- General Index of Retail Prices or other suitable
- index increases, for Contents.

If the Index values reduce, Your Sums Insured will remain the same. Your Premium will be adjusted annually on the anniversary date.

8 Cancellation

Following the expiry of Your 14 day statutory cooling off period (see page 3 'Changing Your Mind' for details), You may cancel this policy at the end of any month of cover by contacting Select & Protect either by post or by telephone on 0845 345 6800. Select & Protect will need to receive Your written or verbal instructions to cancel at least 7 days prior to the last day of the month of cover. Cancellation of Your policy may be subject to a £25 administration fee charged by Select & Protect.

We, or any agent We appoint and who acts with Our specific authority may cancel the policy at the end of any month of cover by giving You 30 days' written notice to Your last known address. Please refer to 'Premium Collection' on page 4.

9 Assignment and surrender value

You cannot transfer Your rights or interest in this policy to any other person. This policy will not have any value if it is cancelled.

10 Contracts (Rights of Third Parties) Act 1999

The parties do not intend any term of this agreement to be enforceable pursuant to the Contracts (Rights of Third Parties) Act 1999.

11 Holiday Homes

If the Home is used as a holiday Home all water systems must be drained and the property inspected fortnightly when it is left Unoccupied.

12 Amending the terms and conditions

We may amend the terms and conditions of this insurance:

- when You tell Us of a change of address
- at any other time provided We give You at least 30 days' written notice to Your last known address.

General Exclusions

We do not cover:

- 1 any consequence whatsoever resulting directly or indirectly from or in connection with any of the following, regardless of any other contributing cause or event:
 - pressure waves caused by aircraft or similar craft travelling at sonic or supersonic speeds
 - radiation or the effects of radiation (including contamination by radioactivity from any nuclear fuel or from the combustion of nuclear fuel) or the other hazardous effects of any explosive nuclear assembly (or its components)
 - nationalisation, confiscation, requisition or destruction of Your property by the order of a government or statutory power.
- 2 any loss in value in Your property as a result of loss or damage covered under this policy.
- 3 any loss, damage, liability or injury which is covered under any other insurance. This does not include any Excess which may be covered under the other insurance if You had not taken out this insurance cover.
- 4 any loss of or damage to property or liability or injury from the pollution or contamination of any land if the pollution or contamination:
 - happens before the start of Your period of insurance, or
 - was the result of a deliberate act, or
 - was expected and not the result of a sudden, unforeseen event.
- 5 any loss or damage caused by a gradually operating cause unless You could not reasonably have been expected to be aware of the damage being caused.
- 6 War

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence

has been contributed to by any other cause or event:

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

Terrorism

Any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other 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 in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.

Other Actions

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

any action taken in controlling, preventing, suppressing or in any way relating to War or Terrorism above.

- 7 any loss of, or damage to, or the cost of replacing any equipment, integrated circuit, computer chip, computer software or any other computer-related equipment arising directly from its failure to recognise, interpret or process correctly any date as its true calendar date or to continue to function correctly beyond that date.
- 8 any loss or damage only discovered at the time of an inventory.
- 9 any loss or damage suffered as a result of deception, other than when the deception is used to gain access to the Home.
- 10 Deliberate Acts

Any loss or damage deliberately caused by You, or Your Family, or by any other person lawfully in Your Home.

Section 1 – Contents

(This section only applies if it is shown on the Schedule of Insurance)

What is Covered	What is NOT covered
<p>We will cover loss or damage to the Contents in the Buildings caused by the following:</p>	<p>Any Excess shown in Your Schedule Of Insurance.</p> <p>Any loss in value of a damaged item because it is part of a set or suite or following damage to part of a set or suite, or any loss in value of the whole set or suite or undamaged parts of it.</p> <p>Loss or damage to Contents in the open.</p> <p>Loss or damage to Contents kept in garages and other outbuildings.</p> <p>Any amount greater than 7.5% of the Buildings Sum Insured shown on Your Schedule Of Insurance.</p> <p>Loss of or damage to motor vehicles of any kind, caravans, trailers or waterborne craft and in all these cases any of their parts, equipment and accessories.</p>
(1) Fire, lightning, explosion, earthquake and smoke	(1) Loss or damage caused by scorching, singeing or melting unless a fire starts gradually over a period of time by one or a series of causes.
(2) Riot, civil commotion, labour and political disturbances and strikes	(2) Loss or damage not reported to Us and the police within 7 days of it happening.
(3) Malicious acts or vandalism	(3) Loss or damage: i) while the Home is Unoccupied ii) caused by You or Your tenants.
(4) Storm or flood	(4) Loss or damage caused by a change in the water table level. <p>Loss or damage caused because the Contents were left in the open.</p>

Section 1 – Contents

(This section only applies if it is shown on the Schedule of Insurance)

What is Covered

(5) Freezing and/or escape of water or escape of oil from any fixed domestic water or heating system

(6) Landslip, subsidence and/or ground heave of the site on which the Buildings stand

(7) Theft or attempted theft

(8) Impact to the Buildings which happens from a cause originating outside the Buildings

What is NOT covered

(5) Loss or damage:
i) to the system itself
ii) while Your Home is Unoccupied
iii) the first £100 in addition to the Excess stated in Your schedule of insurance.

(6) Loss or damage resulting from:
i) building foundations which do not meet building regulations applying when the foundations were laid
ii) coastal or river erosion
iii) new structures bedding down
iv) newly made up ground settling
v) normal settlement, shrinkage or expansion
vi) demolition structural alteration or repair.

Destruction or damage to Your Contents in the Buildings unless the Home is also damaged or destroyed by the same cause at the same time.

Loss or damage covered under a NHBC Certificate or other similar guarantee.

(7) Loss or damage:
i) while the Home is Unoccupied
ii) caused by You or Your tenants unless entry and or exit is gained by forcible and violent means.

Loss or damage not reported to the police within 7 days of it being discovered.

Loss of damage while the Home is Unoccupied.

(8) Damage arising from repair or renovation of the Buildings.

Section 1 – Contents (ADDITIONAL COVER UNDER THIS SECTION)

(This section only applies if it is shown on the Schedule of Insurance)

What is Covered

- (a) We will pay all amounts for which You (or Your estate) legally have to pay as damages if:
- i) there is Excess to property which does not belong to You or Your Family and is not in Your care and control or that of Your Family or Your domestic helpers, or
 - ii) there is death or bodily injury of a person (not including You or a member of Your Family or someone who works for You solely as a domestic helper whether You pay them or not), or
 - iii) the person is Your domestic helper, the incident resulting in the claim happens whilst they are working as a domestic helper for You.

What is NOT covered

Any amounts over £2,000,000 (other than in respect of (a) iii, where the amount is £10,000,000) for each claim You make (whether for one or more deaths bodily injuries or Excess caused to property). This will include all Your costs and expenses (but not any fines or penalties) provided they are agreed with Us in writing before they are incurred.

Any claim if it happens as a result of:

- i) the use of lifts
- ii) the use or ownership of any mechanically or electronically operated vehicles (except domestic garden equipment)
- iii) any wilful or malicious acts by You or Your Family regardless of intention to cause harm
- iv) any activity relating to Your trade, business or occupation other than the letting of this Home
- v) any cause for which You are covered under the Buildings section
- vi) Your ownership of or possession of a breed of dog which is referred to in the Dangerous Dogs Act 1991 as amended from time to time
- vii) Your ownership of or use of a caravan or aircraft or watercraft (except manually propelled water craft)
- viii) Your ownership of any living creature (except horses, domestic dogs or cats which are privately owned for private use only)
- ix) Human Immunodeficiency Virus or Acquired Immune Deficiency Syndrome
- x) the use or ownership of any illegally held weapon by You, Your Family, any one permanently living with You or Your domestic helper.
- xi) Your involvement as a player or official in any sporting activity.

Claims which are excluded elsewhere in this policy.

Any additional liability You may have because You have entered into an agreement which You have not fulfilled.

Accidental death or accidental bodily injury to You or a member of Your Family.

Accidental damage to property which belongs to You or a member of Your Family or is in Your care and control or in the care and control of someone who works for You as a domestic helper (whether You pay them or not).

Section 2 – Buildings

(This section only applies if it is shown on the Schedule of Insurance)

What is Covered

We will cover loss or damage to the Buildings caused by the following:

- (1) Fire, lightning, explosion, earthquake and smoke
- (2) Riot, civil commotion, labour and political disturbances and strikes
- (3) Malicious acts or vandalism
- (4) Storm or flood
- (5) Escape of water or oil from any fixed domestic water or heating system

What is NOT covered

Any Excess shown in Your Schedule Of Insurance.
Any amount over that shown as Your sum insured in Your Schedule Of Insurance.

Any loss in value of a damaged item because it is part of a set or suite or following damage to part of a set or suite, or any loss in value of the whole set or suite or undamaged parts of it.

- (1) Loss or damage caused by scorching, singeing or melting unless a fire starts gradually over a period of time by one or a series of causes.
- (2) Loss or damage not reported to Us the police within 7 days of it happening.
- (3) Loss or damage:
 - i) while the Home is Unoccupied
 - ii) caused by You or by Your tenants.
- (4) Loss or damage:
 - i) caused by a change in the water table level
 - ii) to swimming pool covers, gates, hedges or fences.
- (5) Loss or damage:
 - i) to the system itself
 - ii) while Your Home is Unoccupied.
 - iii) the first £100 in addition to the Excess stated in Your Schedule Of Insurance.

Section 2 – Buildings

(This section only applies if it is shown on the Schedule of Insurance)

What is Covered

(6) Landslip, subsidence or ground heave of the site on which the Buildings stand.

(7) Theft or attempted theft

(8) Impact to the Buildings which happens from a cause originating outside the Buildings.

(9) Freezing of water in any fixed domestic water or heating system.

What is NOT covered

(6) Loss or damage resulting from:

- i) building foundations which do not meet building regulations applying when the foundations were laid
- ii) coastal or river erosion
- iii) new structures bedding down
- iv) newly made up ground settling
- v) normal settlement, shrinkage or expansion demolition, structural alteration or repair.

Damage to the solid floor slabs of any of the Buildings unless the foundations beneath the external walls of Your Home are damaged by the same cause at the same time.

The first £1,000 of each and every claim.

Destruction or damage to Your Buildings unless Your Home is also damaged or destroyed by the same cause at the same time.

Loss or damage covered under a NHB Certificate or other similar guarantee.

(7) Loss or damage:

- i) while the Home is Unoccupied
- ii) caused by You or Your tenants

Unless entry and/or exit is gained by forcible and violent means.

Loss or damage not reported to the police within 7 days of it being discovered.

(8) Loss or damage arising from repair or renovation of the Buildings

Any amount over £500 for the cost of felling, lopping, removing and disposing of a tree(s) unless that tree has caused the loss or damage to the Buildings.

(9) Loss or damage which happens to any of the Buildings while the Home is Unoccupied.

Section 2 – Buildings

(This section only applies if it is shown on the Schedule of Insurance)

What is Covered

(10) Accidental damage.

What is NOT covered

(10) Damage which is excluded elsewhere in this Buildings section.

Damage to the Buildings caused by:

- i) any living creature owned by You
- ii) the demolition, structural renovation or repair of any of the Buildings
- iii) faulty workmanship to or defective design of the Buildings or the use of defective materials in the Buildings
- iv) deliberate acts by You or Your tenants
- v) the effect of chemicals on Your Buildings whether the effect is internal or external
- vi) wear and tear, lack of maintenance, rot, woodworm, wild animals, insects, fungi, corrosion, frost or the effect of light and heat from the sun.

Damage to any fixture or fitting which is part of the Buildings which has happened as a result of an electrical or mechanical fault, breakdown or failure of that fixture or fitting.

Section 2 – Buildings (ADDITIONAL COVERS UNDER THIS SECTION)

(This section only applies if it is shown on the Schedule of Insurance)

What is Covered

- a. We will cover loss or damage in the Buildings following accidental breakage of underground pipes and Excess to underground cables for which You are legally responsible leading to and from the Home.
- b. If You suffer any loss or damage to Your Buildings which is covered under this Buildings section and the Home is not habitable (in Our reasonable opinion) as a result of this loss or damage, We will pay up to 20% of the Sum Insured for Buildings (set out in Your Schedule Of Insurance) for rent payable to You which stops because the Home is not habitable.
- c. If You suffer any loss or damage to Your Buildings which is covered under this Buildings section, We will pay up to 15% of the Sum Insured for Buildings (set out in Your Schedule Of Insurance) for costs payable by You relating to one or more of the following:
 - i) architects, surveyors and other professional fees incurred as a direct result of the loss or damage
 - ii) complying with European, UK and local authority statutory requirements as a direct result of the loss or damage
 - iii) clearing debris, demolition and making the Buildings safe following the loss or damageprovided that We have given You Our prior written consent to these costs.
- d. If You agree to sell the Buildings, the buyer will have the same cover as You under this Buildings section of the policy from exchange of contracts until completion of the sale.
- e. If You agree to buy other Buildings to replace Your existing Buildings and We agree to insure Your other Buildings (either under this or a separate insurance policy for which an additional Premium may be charged), We will continue to cover Your existing Buildings from the date Your new cover begins for three months or until completion of contracts (whichever happens first).

What is NOT covered

- a. Any amount in Excess of £5,000.
- b. Any amount over 20% of the Sum Insured for Buildings (set out in Your Schedule Of Insurance) respect of each claim. We will not pay for rent and alternative accommodation for more than 24 months.
- c. Any fees charged for preparing or furthering a claim under this Buildings section.

Any amount over the Sum Insured for Buildings (set out in Your Schedule Of Insurance).

Costs incurred by You which are incurred as an indirect result of the loss or damage to Your Buildings.

Costs for which We have not given You Our prior written consent.

Section 2 – Buildings (ADDITIONAL COVERS UNDER THIS SECTION)

(This section only applies if it is shown on the Schedule of Insurance)

What is Covered

- f. We will pay up to £2,000,000 for amounts which legally have to pay as damages if:
 - i) there is an accidental death, accidental bodily injuries or Excess to property, and
 - ii) that death, injury or damage happens because either:
 - You own the Buildings, or
 - You previously owned and occupied the Buildings and defective work is or was done to the Buildings during the period of Your ownership which caused that death, injury or damage (s.3 Defective Premises Act 1972).

What is NOT covered

- f. Any amounts over £2,000,000 for each claim You make (whether for one or more Excess caused to property). This will include all Your costs and expenses (but not any fines penalties) provided they are agreed with Us in writing before they are incurred.

Any claim for accidental death, accidental bodily injury or Excess if it happens as a result of:

- i) the use of lifts
- ii) the use of or ownership of any mechanically or electrically operated vehicles (except domestic garden equipment)
- iii) any wilful or malicious acts by You or Your Family
- iv) the use of the Buildings either wholly or partly for Your trade, business or occupation other than the letting of this Home.

Any additional liability You may have because You have entered into an agreement which You have not fulfilled.

Accidental death or accidental bodily injury to You or Your Family or any other Family member living with You permanently at the time of the incident resulting in the claim.

Accidental death or accidental bodily injury of anyone who works for You as a domestic helper - whether You pay them or not. This includes a gardener, nanny or cleaner (or other type of home help).



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