Crystal Mark 23512
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Guide to your Home Insurance cover

Includes:

- Guide to Home Emergency cover and Home Emergency Extra cover
- Guide to your Family Legal Protection

Admiral

In the event of an incident please call us immediately so we can help.
Claims: **0333 220 2035** Home Emergency/Home Emergency Extra helpline: **0345 609 4375**
These lines are open all day every day.

Welcome to your Home Insurance cover

This booklet sets out the details of **your** Home Insurance with **us**, whether **you** insure one **home** under a single policy or more than one **home** with a MultiCover policy.

Admiral MultiCover

Admiral MultiCover is designed to cover any number of **homes**, cars and vans under a single policy. The policy may include just vehicles (also known as MultiCar), or a combination of vehicles and **homes**.

MultiCover is all about making things easier. It brings separate policies together under a standard 12-month policy with a single renewal date and policy number.

You get a set of documents for each **home**, car or van **you** have insured. Please read these to make sure **you** are familiar with all the terms of **your** policy.

The policy administrator

All policies must have a policy administrator.

Single policy

If **your** policy is for just **your home**, **you** will be the policy administrator.

The policy administrator is responsible for all payments, including any made by another person. If there is any overdue amount which needs to be paid, **we** will contact the policy administrator.

MultiCover policy

Each **home**, car or van insured under the MultiCover policy will have its own individual policyholder. The policy administrator will be one of the individual policyholders, and they will be **our** main point of contact.

If the policy administrator removes their own **home** or vehicle from the MultiCover policy, they must appoint one of the other individual policyholders to take over as the policy administrator.

The policy administrator:

- has access to all documents, information and personal information relating to the individual policies
- can ask for another individual policyholder to become the policy administrator, and
- can make changes to all the individual policies.

The policy administrator is responsible for all payments, whether those payments are made by individual policyholders or any other person. If there is any overdue amount which needs to be paid, **we** will contact the policy administrator.

The policy administrator is also responsible for making sure all individual policyholders have access to their **policy documents** so they can check and amend the information if necessary.

For details of changes that individual policyholders and named drivers can make to MultiCover policies, please see general condition 10.

When a new individual policy is added to a MultiCover policy, or a **home**, car or van is added to an individual policy, the policy administrator gives to anyone who can make changes (as set out in general condition 10, Instructions) permission to assess and confirm the suitability of the change. This person must consider the policy administrator's circumstances and agree to tell them about changes they make to a policy and provide further information if necessary to confirm cover.

Your Home Insurance cover

This guide describes **your** Home Insurance cover. Please read it and the other **policy documents** carefully.

Your Home Insurance contract is made up of this policy booklet, **your** Home Proposal Confirmation or Home Renewal Confirmation and **your** Home Policy Schedule.

This policy booklet provides all the information about **your** Home Insurance cover. **Your** Home Policy Schedule shows the level of cover **you** have, any optional sections of cover **you** have chosen, **your** cover limits and **excesses**, and any extra conditions that might apply.

Please read **your policy documents** carefully and let **us** know immediately if any of the information is incorrect. This is important as the agreement to insure **you** is based on this information.

IMPORTANT

It is important that **you** tell **us** if any of the details on **your** Home Policy Schedule, Home Proposal Confirmation or Home Renewal Confirmation are wrong, or if any of the information changes during the **period of insurance**.

If **you** do not tell **us** about incorrect information or changes to details, **we** can:

- refuse to pay **your** claim
- reduce the amount of cover **you** have, or
- declare **your** policy void (that is, treat it as if it had never existed).

Please see page 12 for full details of the changes **you** must tell **us** about.

Your contract of insurance has been arranged by **us**, **EUI Limited** of Ty Admiral, David Street, Cardiff, CF10 2EH.

By taking out this cover **you** are entering into two separate agreements.

- The first agreement is an intermediary agreement with **us**, **EUI Limited**. **We** are responsible for arranging and managing **your** home insurance. That agreement, called 'Your Agreement with EUI', covers **our** services, fees and charges. **You** are given a copy of this at the start of each **period of insurance**. It is also available on **our** website at www.admiral.com.
- The second agreement is the contract of insurance with the **authorised insurer**. The **authorised insurer** has agreed to cover **you**, according to the terms and conditions in this document, against any liability, loss or damage that arises in connection with **your home** during a **period of insurance**.

You only need to contact **us** about **your** insurance, and **we** will arrange everything with the **authorised insurer** on **your** behalf.

Service provider and insurer

EUI Limited is authorised and regulated by the Financial Conduct Authority (registration number 309378).

Admiral Insurance (Gibraltar) Limited of 2Aa 2nd Floor, Leisure Island Business Centre, 23 Ocean Village Promenade, Ocean Village, Gibraltar, GX11 1AA. Admiral Insurance (Gibraltar) Limited is authorised and regulated by the Gibraltar Financial Services Commission (incorporation number 85455). Admiral Insurance (Gibraltar) Limited are the **authorised insurer**.

Admiral Insurance (Gibraltar) Limited is authorised by the Prudential Regulation Authority, regulated by the Financial Conduct Authority, and regulated in part by the Prudential Regulation Authority (firm reference number 220858).

You can check these details by visiting the Financial Services Register at www.fca.org.uk/register. **You** can also ask **us** for information about how **we** are regulated by the Prudential Regulation Authority.

Governing law

Unless **we** have agreed otherwise with **you**, this insurance is governed by English Law and all communications will be in English.

Rights of third parties

The contract of insurance is between **you** and the **authorised insurer**. Nobody else has any rights relating to this contract, including under the Contract (Rights of Third Parties) Act 1999.

Our authority

So that this document can be accepted as evidence of **your** contract of insurance, the **authorised insurer** has entered into an agreement with **us** to allow an Authorised Underwriter of **ours** to issue this document on their behalf.

How to get in touch with us

Feel free to get in touch if **you** have any questions about this policy booklet, or **you**'d like some extra help. **You** can get in touch on **our** website at Admiral.com/help.

Contents

Your cover at a glance

Types of cover

Your Home Policy Schedule will show **you** the type of cover **you** have chosen.

The types of cover available with Home Insurance are listed below, with short explanations to help **you** understand whether the cover is suitable for **your** needs.

General conditions and general exceptions always apply. Extra conditions only apply if they appear in **your** Home Policy Schedule.

Buildings cover

This is suitable for customers who need cover for loss of or damage to **buildings** as a result of a cause listed in Section 1 (a buildings insured risk).

Contents cover

This is suitable for customers who need cover for loss of or damage to **contents** as a result of a cause listed in Section 2 (a contents insured risk).

Home Emergency cover and Home Emergency Extra cover

This is suitable for customers who need cover if specified events (set out in the 'Guide to your Home Emergency cover and Home Emergency Extra cover' on pages 42 to 53) cause an emergency (as defined on page 43) in their **home**. The cover helps arrange and pay for work to be carried out to make a temporary repair of the damage. **We'll** cover **you** for up to £500 per claim under Home Emergency cover, or £1,000 per claim under Home Emergency Extra cover.

Family Legal Protection

This is suitable for customers who need cover for the costs of appointing solicitors to deal with certain types of legal disputes (as set out in this policy document).

Levels of cover

There are three levels of cover.

- Admiral
- Gold
- Platinum

Each level has different features and benefits.

Duration of the cover

The duration of cover for **buildings** and **contents**, and any upgrades **you** have chosen, is shown in **your** Home Policy Schedule and will not be more than 12 months. This cover will automatically be renewed unless:

- **you** are no longer entitled to the cover, or
- **you** tell **us** that **you** do not want to renew the cover.

Home Emergency cover is included as a standard benefit on Gold and so will automatically renew with the cover for **buildings** and **contents**.

Family Legal Protection cover and Home Emergency Extra cover apply for up to 12 months from the date **you** added them to **your** policy until **your** policy is renewed or cancelled. These covers are included as standard with the Platinum level of cover and will automatically be renewed when **your** policy is renewed.

Your cover at a glance (cont.)

Your level of cover

We know that everyone's home insurance needs are different, so **we** offer three levels of cover for **you** to choose from – Admiral, Gold and Platinum. Each level of cover provides a different package of policy benefits as standard.

You can change **your** level of cover but cannot mix and match levels. For example, **you** can't choose Platinum cover for buildings and Gold cover for contents.

If **you** have more than one **home**, **you** can choose different levels of cover for each **home**. For example, **you** can choose a Platinum buildings and contents policy for one **home** and a Gold contents policy for the other.

How your policy works

Within the policy sections, **we've** included a guide to show whether certain policy benefits are included as standard, optional, or not available with the level of cover **you** have chosen. The tables in the policy sections indicate this with the following symbols.

✓ **Included** + **Optional** ✕ **Not Included**

Below is an example of how the tables in individual sections will be set out.

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
This part of the tables gives detailed information on the insurance provided and must be read with 'What is not covered' (to the right).	This part of the table specifies what is not included in **your** policy.	✓	✓	✓

Your Home Policy Schedule will show the level of cover **you** have, any optional cover **you** have chosen, **your** cover limits and **excesses**, and any extra conditions that might apply.

IMPORTANT

General conditions and general exceptions, set out on pages 34 to 40, apply to all sections of **your** policy.

Home Insurance definitions

When the following words appear in bold in this policy booklet, they will have the meaning shown below.

Accidental breakage
Sudden, unexpected and visible breakage which has not been caused deliberately.

Accidental damage
Sudden, unexpected and visible loss or damage which has not been caused deliberately.

Authorised insurer
Admiral Insurance (Gibraltar) Limited underwrites this policy (meaning they provide the insurance cover).

Buildings
Your home and its permanent fixtures and fittings, including the following.

- Central-heating systems, fuel-storage tanks, drains, permanently connected pipes and cables, service tanks and septic tanks
- Permanently installed wind turbines, solar panels, electric-vehicle charging points, ground-source-heating pumps, air-source-heating pumps, hot tubs and swimming pools
- Drives, decking, boundary hedges, fences, garden walls, gates, hard tennis courts, paths, patios and terraces

Business equipment
Any item that is used mainly for **your** or **your family's** profession, business, trade or employment, or belongs to **your** employer.

Business purposes
Activities **you** carry out at **your home** in connection with **your** or **your** employer's business, trade or profession. These activities include, but are not limited to:

- meeting business visitors
- providing a service
- selling or manufacturing products, and
- storing stock that is intended to be sold or used for manufacturing or providing a service.

Using **your home** to carry out office work is not considered to be a **business purpose**.

Contents
Household goods, **high-risk items** and personal belongings which **you** or **your family** own or are legally responsible for, including tenant's or leaseholder's fixtures and fittings, aerials and satellite dishes, domestic gardening equipment and **domestic motorised vehicles**, but not including the following.

- Any living creature or garden plants
- Pedal cycles
- Securities (financial certificates such as shares and bonds), **money**, credit cards, certificates and documents
- Landlord's fixtures and fittings
- Any part of the **buildings**
- **Business equipment**
- **Motorised vehicles**

Home Insurance definitions (cont.)

Domestic motorised vehicles

Ride-on lawnmowers used in the boundaries of the **home**, electrically powered mobility carriages, electric wheelchairs and golf trolleys controlled by a person on foot.

EUI Limited

EUI Limited, Ty Admiral, David Street, Cardiff, CF10 2EH. **EUI Limited** is authorised and regulated by the Financial Conduct Authority (FCA registration number 309378). **EUI Limited** arrange and manage this policy.

Excess

The amount **you** must pay towards any claim. **Your excesses** are shown in **your** Home Policy Schedule.

Family

Your husband, wife or partner, children, foster children, parents, and any other relative who permanently lives with **you** at **your home** address.

Heave

The ground beneath the **buildings** moving upwards as a result of the soil expanding.

High-risk items

The following items owned by **you** and **your family**.

- Any collectible item which is rare or unusual
- Any musical instrument
- Any type of audio-visual, photographic or sporting equipment
- Any computer, laptop, mobile phone, tablet and electronic notebook
- Any watch, jewellery, pearls, precious metals or precious stones
- Any picture, print or work of art
- Any stamp, coin or other collection

Home

The main buildings **you** live in and their **outbuildings**, all of which are within the boundaries of the address shown in **your policy documents** and are used for private and domestic purposes only. If more than one **home** is insured, each will have its own **policy documents**.

Landslip

Sloping ground collapsing or sliding downwards.

Money

Cash, cheques, postal orders, current postage stamps, national savings certificates, bonds, travel or season tickets, traveller's cheques, phone cards, gift cards and vouchers, if held for personal or charitable reasons.

Motorised vehicle

Any vehicle that is electrically or mechanically powered or assisted, and its keys, parts or accessories. This includes (but is not limited to) the following.

- Quad bikes, e-scooters, caravans, trailers, aircraft and watercraft, whether or not they are licensed to be used on the road
- Electrically assisted pedal cycles, electric wheelchairs or mobility scooters, that must be licensed to be used on the road

Home Insurance definitions (cont.)

Outbuildings
Permanent and immovable structures that are within the boundaries of the address shown in **your policy documents**, are used for private and domestic purposes only, and cannot be lived in. Examples of outbuildings include:

- garages
- sheds
- summerhouses, and
- greenhouses.

Structures that are not permanent or can be moved, such as mobile homes, caravans or motor homes, are not covered.

Period of insurance
The length of time **you** are covered by this insurance, as shown in **your** current **policy documents**.

Personal possessions
Portable items which belong to **you** or **your family** and are designed to be worn or carried, including golf trolleys controlled by a person on foot and wheelchairs or mobility scooters that do not need to be licensed to be used on the road.

Policy documents
Your policy documents are as follows.

- The most recent version of **your** Home Policy Schedule. This shows the sections of the policy **you** have chosen, the limits and **excesses** that apply if **you** make a claim, and any extra conditions (endorsements) that apply
- The most recent version of **your** Home Proposal Confirmation or Home Renewal Confirmation. These show the details **you** provided when **you** took out the insurance
- This policy booklet and all amendments set out in the documents **we** send **you** at renewal

Settlement
The ground moving downwards as a result of the soil being compressed by the weight of the **buildings** within 10 years of them being built.

Specified item
High-risk items which are worth more than the 'Unspecified item limit' and which **you** have chosen to insure. These items are listed in **your policy documents**.

Storm
For weather to be classed as a **storm**, one or more of the following must be present.

- Wind with gusts of at least 55mph
- Heavy rainfall at a rate of at least 25mm per hour
- Snow to a depth of at least 30cm in 24 hours
- Hail that causes damage to hard surfaces or breaks glass

These extreme weather conditions can cause damage to even well-maintained **homes**. However, damage caused to **homes** that have not been well-maintained, or caused by normal weather or wear and tear, is not covered. Please see general exception 10, gradual causes.

Home Insurance definitions (cont.)

Subsidence
The ground beneath the **buildings** moving downwards, other than by **settlement**.

Unoccupied
When **your home** is not lived in by **you** or a member of **your family** or does not contain enough furniture for normal living purposes. By ‘lived in’ **we** mean that **you** or a member of **your family** regularly sleep there overnight and carry out day-to-day activities such as cooking and bathing in the property. Unless **we** have agreed otherwise in advance, **your home** will be classed as **unoccupied** if **you** exceed the ‘Days unoccupied limit’ shown in **your** Home Policy Schedule.

IMPORTANT

If **you** know that the **home** is going to be **unoccupied** for longer than the ‘Days unoccupied limit’ **you** must tell **us** beforehand so **you** are not left without cover.

We
EUI Limited.

You
Anyone named as policyholder or joint policyholder on the most recent **policy documents**.

Claims

Making a claim

Your Home Policy Schedule shows the sections of the policy **you** have chosen.

To make a Home Insurance claim **you** can:

- call **our** Claims Department on **0333 220 2035**
- call from abroad on **+44 2920 601 294**, or
- go through 'My Account' on **our** website.

If **you** want to make a claim under Home Emergency cover, Home Emergency Extra cover, or Family Legal Protection, see the relevant sections of this booklet.

Am I covered?

Check **your** current **policy documents** and 'Guide to your Home Insurance cover' to see **your** level of cover and make sure **your** lost or damaged property is insured. Also check if any extra conditions (endorsements) or limits apply to **your** current policy and the **excess you** will have to pay.

What else do I need to do?

If **your** claim relates to any theft or attempted theft, or loss of or damage to **your** property as a result of civil commotion, a malicious act, riot, strikes or vandalism, **you** must report the matter to the police and get a crime reference number from them.

What information do I need to provide when making a claim?

- **Your** personal details, including **your** policy number, so **we** can confirm **your** identity
- The date and time of the incident that caused the loss or damage, and details of that incident
- Details of the loss or damage, including the value (if **you** know this)
- Details of any person responsible for the incident and any injured person, the contact details for any witness and the crime reference number (if appropriate)

If **you** claim for something under this policy which is also covered by other insurance, **you** must give **us** full details of the other policy. **We** will only pay **our** share of any claim.

What happens next?

We will try to settle **your** claim as quickly as possible. **We** may appoint a firm of loss adjusters to act on **our** behalf to assess **your** claim. A claim may take longer to settle if a lot of people have been affected at once (for example, due to civil commotion, **storm** or flood). Complicated claims such as **subsidence** claims may also take more time to settle.

Your responsibilities

As well as the individual sections **you** are covered under, it is important that **you** also read the general conditions on page 36 and the general exceptions on page 34.

You must pay the **excess** shown in **your policy documents** for each claim **we** accept.

Fraud

Insurance fraud (for example, providing false or misleading information in connection with a claim) is a crime. It increases premiums for everyone, and **we** are committed to protecting **our** customers against fraud and its effects.

We will take action to detect and prevent fraud. The action could include reporting the matter to the police. Please see general condition 9 on page 39 for more information.

Claims (cont.)

Basis for settling claims

We may ask **you** for more information to support **your** claim, such as:

- original receipts, invoices or valuations dated before the item was insured, and
- instruction booklets, photographs or details of where and when an item was purchased.

Do not get rid of a damaged item (unless it could cause harm) as it could help **us** settle **your** claim faster. If **you** do not provide everything **we** need, it could mean **we** do not pay **your** claim or **we** reduce the amount **you** can claim for.

IMPORTANT

Please check **your** Home Policy Schedule as **you** may need to pay more than one **excess** for a claim.

Compulsory buildings excess and compulsory contents excess

These **excesses** apply for all buildings or contents claims, unless they are replaced by the claims cause excess (see below).

Claims cause excess

If a claim was caused by one of the claims causes listed in **your** Home Policy Schedule, **we** will charge either the compulsory excess or the claims cause excess, whichever is more.

Voluntary excess

This is the **excess you** chose when arranging cover. **You** can choose a voluntary excess to be added to the compulsory excess (or claims cause excess). **You** will need to pay the total before **we** will settle **your** claim.

The excess that will apply

If the item **your** claim relates to is insured under both section 1 (Buildings) and one or more section for contents (sections 2, 3 and 4), the **excess we** apply when **we** settle the claim will be based on the overall nature of **your** claim. If the overall nature of **your** claim is both buildings and contents, the higher **excess** will always apply.

Your claim may also be covered under Home Emergency cover or Home Emergency Extra cover (if **you** have chosen these options). For example, a leak from **your** toilet could be covered under Home Emergency cover, where no **excess** applies. Please check **your** Home Emergency cover or Home Emergency Extra cover.

How we will settle your claim

Section 1 (Buildings)

We will decide how to settle **your** claim. **We** will either pay the cost of rebuilding, repairing or replacing any damaged part of the **buildings** covered under this policy, or pay **you** a cash settlement for the same amount it would have cost **us** to use **our** chosen supplier for a necessary repair or replacement. The cash settlement may be less than the cost of rebuilding, repairing or replacing the damaged part.

If **we** decide not to rebuild or repair the damage, **we** will pay either:

- the amount by which the property has reduced in value because of the damage, or
- the estimated cost of repair, whichever is lower.

Claims (cont.)

We will not take any amount off the claim payment to account for wear and tear, as long as:

- **your buildings** were in a good state of repair when the damage happened, and
- the necessary work is carried out as soon as reasonably possible.

Section 2 (Contents), Section 3 (Cover away from your home) and Section 4 (Pedal cycles)

We will decide to either:

- repair the item
- restore the item (for example, use professional cleaners for carpets)
- pay the cost of repairing the item
- replace the item as new, or
- pay in cash or vouchers up to the amount **we** could repair, restore or replace the item for.

The most **we** will pay under any one contents section is the contents sum insured shown in **your** Home Policy Schedule, unless the particular section states a maximum limit that will apply.

We will not reduce the sum insured after a claim, as long as all replacements and repairs are made.

All sections

If **you** do not tell **us** about any mistakes in or changes to the details in **your policy documents**, **we** may reduce the claims settlement proportionately, as set out in the example below, or even refuse to pay **your** claim at all.

For example, if the details **you** provided when arranging cover are incorrect, meaning the premium **you** paid was only 75% of what it should have been, **we** will pay no more than 75% of **your** claim.

IMPORTANT

When **your** claim is settled, **we** may take ownership of **your** damaged property and keep any salvage (what is left of any damaged items).

Each individual item from a matching set or suite of items (such as a bathroom suite, a fitted kitchen, an area of wall tiles, floor coverings or a furniture set) is considered to be a single item. **We** will not pay for the other items in the set, unless ‘Matching items’ is shown in **your policy documents**.

If **we** ask **you** to, **you** must give **us** the undamaged parts of the set or suite when the claim is settled.

Claims (cont.)

Our responsibilities

We will not pay for any reduction in the market value of **your home** as a result of rebuilding, repairing or replacing any damaged part of **your buildings** due to an incident covered under this policy.

We will not reduce the sum insured after a claim, as long as all necessary work has been carried out.

We will not pay any extra cost to change, extend or improve **your buildings** in any way.

Our liability under Section 1 (Buildings) and Section 2 (Contents) is limited to the maximum amount shown on **your policy documents** for each **period of insurance**, no matter how many claims are made.

IMPORTANT

High-risk items

Any **high-risk item** or collection valued at more than the ‘Unspecified item limit’ must be shown on **your** Home Policy Schedule as a **specified item**.

We will not pay more than the ‘Unspecified item limit’ for any single **high-risk item** or collection not shown on **your** Home Policy Schedule. Please contact **us** if **you** need to add a **specified item** to **your** Home Policy Schedule.

Keeping your policy up to date

Your policy documents show the information **you** have given **us**. It is important that **you** tell **us** if any of the information is wrong or if the details change during the **period of insurance**.

If any details need to be corrected or changed, **we** will work out any difference in premium from the date **you** should have told **us** about the correction or change (even if this was in a previous **period of insurance**).

For example, if **you** change address, make alterations to **your** property or are convicted of a crime, this could also mean that:

- the terms of **your** insurance cover will change, or
- **we** are no longer able to provide cover.

IMPORTANT

If **you** do not tell **us** about any corrections or changes, this could mean that **we** do not pay **your** claim, **we** reduce the amount **you** can claim for, or **we** declare **your** policy void (consider it to have never existed).

You must keep the following details up to date during the **period of insurance**.

1. **Please tell us about the following beforehand.**

- If **you** are changing address
- If **your home** will be **unoccupied** for longer than the 'Days unoccupied limit' shown on **your policy documents**
- If **you** plan to rent out **your home** or use it as a holiday home
- If the number of lodgers or paying guests in **your home** changes (if a number is shown in **your policy documents**)
- If **you** intend to use **your home** for **business purposes**, or **you** are making changes to the existing business activities carried out at **your home**
- If **you** intend to do any building work or renovations inside or outside the property (except routine maintenance and decorating)
- If the number of bedrooms or bathrooms in **your home** will change (if a number is shown in **your policy documents**)
- If the property will no longer be **your home** address

2. **Please tell us immediately if any of the following happen.**

- **You** or anyone living with **you** is convicted of, has been charged with or waiting to hear about being charged for a criminal offence
- The condition of **your home** deteriorates so as to increase the risk of loss or damage
- The value of **your contents**, **specified items**, **personal possessions** or pedal cycles increases or any **specified items** need to be shown in **your policy documents**
- The value of **your high-risk items** increases above the 'Total high risk items limit' shown in **your policy documents**
- **You** need to add, remove or change **your** joint policyholder
- **You** stop using **your** intruder alarm (if **your policy documents** show that **you** have one)

Keeping your policy up to date (cont.)

3. Please tell us about the following when you renew your insurance.

- Any changes to the details in **your policy documents**
- If **you** or anyone living with **you** has been declared bankrupt or, in Scotland, sequestrated (if 'declared bankrupt or received an IVA' is shown in **your policy documents**)
- If **you** or anyone living with **you** has entered into an IVA (Individual Voluntary Agreement) or trust deed to pay off debts from a credit agreement (if 'declared bankrupt or received an IVA' is shown in **your policy documents**).

Adequate protection for contents

At the start of the policy and at each renewal **you** must make sure that the cover **you** have for contents is enough to cover the total value of all **your contents** as new, and tell **us** about any changes that may affect **your** cover.

Inflation protection

If a 'Contents Total' is shown in **your** Home Proposal Confirmation **we** will increase it in line with inflation (according to the consumer durables section of the Retail Price Index, or any other suitable index) when **we** set **your** renewal premium.

Adequate protection for buildings

At the start of the policy and at each renewal **you** must make sure that the cover **you** have for buildings is enough to cover the 'Rebuild cost' of **your buildings** (as shown in **your** Home Proposal Confirmation), and tell **us** about any changes that affect this.

Inflation protection

If a 'Rebuild cost' is shown in **your** Home Proposal Confirmation **we** will increase it in line with the House Rebuilding Cost Index of the Royal Institute of Chartered Surveyors, or any other suitable index, when **we** set **your** renewal premium.

IMPORTANT

Personal possessions, **specified items** and pedal cycles are not index linked, meaning that their value does not automatically increase at renewal. It is important **you** check the **personal possessions** limit and the value for any **specified items** and pedal cycles listed in **your** Home Policy Schedule to make sure **you** have enough cover.

Section 1: Buildings

This section only applies if it is shown in **your** Home Policy Schedule.

Please check **your** Home Policy Schedule for details of **your** level of cover, the cover limits and details of the **excess** that will apply to each claim.

Causes 1 to 13 in the table below (the buildings insured risks) are included as standard with all levels of cover.

What is covered	What is not covered
1) Fire, lightning, explosion or earthquake.	Loss or damage caused by: • cigarette or tobacco burns, or • scorching, melting, warping or other forms of heat damage caused without flames.
2) Smoke.	Loss or damage caused by air pollution.
3) Riot and civil commotion.	
4) Collision involving any: • vehicle • aircraft (including flying objects) and anything falling from them, or • animal.	Loss or damage caused by pets.
5) Falling trees and branches.	Loss or damage caused during tree maintenance. Loss of or damage to hedges, gates or fences. The cost of removing fallen trees or branches that have not caused damage to the **buildings**. The cost of removing any part of the tree remaining below ground, or of restoring the site.
6) Falling television and radio aerials (including satellite dishes), and their fittings and masts.	Loss of or damage to hedges, gates or fences.
7) Storm and Flood. **IMPORTANT** Please check **your policy documents** for the Claims Cause Excess for flood. Please see the definition of **storm**, the general exceptions and general condition 3 in this booklet.	Loss or damage caused to any: • gate, fence or hedge, or • unfinished alterations or extensions. Loss or damage caused by gradually rising ground-water levels. Loss or damage caused by **subsidence**, **heave** or **landslip** resulting from **storm** or flood. Loss or damage that happens gradually, through wear and tear or due to a lack of maintenance.

Section 1: Buildings (cont.)

What is covered	What is not covered
8) Theft and attempted theft. For guidance on what steps to take after a theft or attempted theft, see General Condition 2, Claims Procedure. **9) Vandalism and malicious acts.**	Loss or damage caused by **you**, **your family**, or anyone that **you** or **your family** have invited into **your home**, unless force and violence was used to enter **your home**. Loss or damage while **your home** is lived in by anyone other than **you** or **your family**, unless force and violence was used to enter **your home**. Loss or damage while **your home** is **unoccupied**.
10) Water escaping from any: • fixed water tank • water pipe • fixed central-heating system, or • domestic appliance. **IMPORTANT** Please check **your policy documents** for the Claims Cause Excess for escape of water.	Loss or damage caused to the fixed domestic-water or central-heating system, or the domestic appliance itself, or to any drains and pipes. Loss or damage caused by: • water overflowing as a result of any taps being left on (this may be covered under 'Buildings accidental damage') • faulty, failed or inadequate grout or sealant, or • water escaping from external pipes that are above ground Loss or damage caused to solid floors by infill materials settling, swelling or shrinking due to the escape of water. Loss or damage caused by **subsidence**, **heave** or **landslip** resulting from the escape of water. Loss or damage caused while **your home** is **unoccupied**.
11) Accidental damage to underground drains, pipes, cables and tanks.	The cost of clearing blockages from pipes and drains if there is no damage to the pipe or drain itself.
12) Oil escaping from any: • fixed central-heating oil tank, or • domestic heating appliance.	Loss or damage caused by oil escaping from a: • plastic single-skin storage tank that does not meet current pollution regulations in **your** area or is outside its manufacturer's guarantee, or • de-commissioned or abandoned oil tank. Loss or damage caused as a result of necessary repairs or maintenance work identified in the most recent inspection of the oil tank and pipes not being carried out. Loss or damage caused: • to the fixed central-heating oil tank or heating appliance itself, or • while **your home** is **unoccupied**.

Section 1: Buildings (cont.)

What is covered	What is not covered
13) Subsidence, heave and landslip. **IMPORTANT** Please check **your policy documents** for the Claims Cause Excess for **subsidence**.	Loss or damage caused by: • **settlement**, shrinkage or expansion • coastal or river erosion, or • demolition or structural changes or repairs to **your home**. Loss of or damage to solid floor slabs or from them moving, unless the foundations of the **home** (not including its **outbuildings**) are damaged at the same time and by the same cause. Loss of or damage to any part of the **buildings** unless the **home** is damaged at the same time and by the same cause. Loss or damage that is covered under a guarantee or an NHBC Certificate. Loss of or damage to hedges, gates or fences.

The following policy benefits are only available if they are included with the level of cover **you** have chosen. Please check **your** Home Policy Schedule to confirm **your** level of cover, and the most **we** will pay for any one claim.

✓ Included ⊕ Optional ⊗ Not Included

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
Locks and keys Replacing and installing locks and keys to: • the external doors of **your home**, and • safes in **your home**, if the keys are lost or stolen. This cover is included under both Section 1 (Buildings) and Section 2 (Contents). If both sections are in force, **we** will only pay under one section.		Included	Included	Included
Site clearance and building fees When dealing with a claim for loss or damage due to a buildings insured risk, **we** will pay the following. • Architects', surveyors' and consulting engineers' fees • Legal fees • The cost of clearing debris from the site • The cost of demolishing or supporting the **buildings** • The cost of keeping to government or local-authority requirements	Any fees for preparing **your** claim. Any costs **you** agree without **our** permission.	Included	Included	Included

Section 1: Buildings (cont.)

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
Alternative accommodation and loss of rent If **you** cannot live in **your home** due to: • it not being fit to be lived in after loss or damage resulting from a buildings insured risk, or • a local authority or emergency service ordering a compulsory evacuation of **your home** because of risks to **your** health and safety from something external to **your home** (for example, a disaster nearby), **we** will pay the following. • The reasonable cost of temporary accommodation for **you**, **your family** and **your** pets, while **your home** is being repaired • any ground rent **you** still have to pay • the amount of rent **you** would have received under a contract if **your home** were let, including short-term lettings	Any costs **you** agree without **our** permission. Any costs that arise once **your home** is fit to be lived in again. Any costs that arise after the local authority or emergency services confirm **you** can return to **your home**. Any costs associated with keeping livestock.	✓	✓	✓
IMPORTANT By 'reasonable cost' **we** mean that the amount **we** pay for temporary accommodation will take account of all of the circumstances of the claim, including **your** needs, the length of time the temporary accommodation is needed for, and the cost of other suitable accommodation available locally.				
Emergency access Damage caused to **your buildings** or garden as a result of forced entry into **your** property due to a medical emergency or to prevent damage to **your** property.		✓	✓	✓
Frost damage to plumbing Damage to any part of the pipes and plumbing inside **your home** as a result of freezing.	Loss of or damage to: • plumbing that is outside or in an **outbuilding**, or • the fixed domestic-water or central-heating system itself as a result of something other than freezing. Loss or damage arising while **your home** is **unoccupied**.	✓	✓	✓

Section 1: Buildings (cont.)

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
Property owner's liability Amounts **you** or **your family** legally have to pay, as owners of **your home**, for causing accidental death or injury. Amounts **you** or **your family** legally have to pay, as owners of **your home**, for accidental loss of or damage to property. Amounts **you** or **your family** legally have to pay, as the previous owners of any private property, under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975. There is no **excess** for claims for property owner's liability.	The death of or injury to **you**, **your family** or anyone else permanently living with **you**, including **your** domestic staff. Damage to property which **you**, **your family** or anyone else permanently living with **you**, including **your** domestic staff, own or are responsible for. Any liability resulting directly or indirectly from **you** or **your family** being treated for or passing on any disease or virus. Liability arising from any profession, business, trade or employment. Liability due to **you** owning or using any **motorised vehicle**. Liability arising if **you** own and live in **your home** (that is, **you** are the owner-occupier) and have claimed under occupier's liability cover (Section 2, Contents).	✓	✓	✓

IMPORTANT

If **you** are the owner-occupier of **your home**, to be adequately covered **you** need occupier's liability cover under Section 2, Contents. If **you** have contents cover, Occupier's Liability will be shown in **your policy documents**.

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
Sale of home If **you** sell **your home**, and between the date **you** exchange contracts and the date the sale completes the **buildings** are damaged due to any buildings insured risk, cover will be provided for the person buying **your home**.		✓	✓	✓
Trace and access The cost of removing and replacing any part of the **buildings** to find the source of a water or oil leak from any tank, pipe, or fixed water or heating system if the **buildings** are damaged due to any buildings insured risk, or by frost damage to **your** plumbing.	Loss of or damage to **your** tanks, pipes, fixed water or heating systems themselves.	✓	✓	✓
Matching items If part of: • a bathroom suite • a fitted kitchen, • a floor covering, or • an area of wall tiles is damaged beyond repair, and **we** cannot find a replacement for that part, **we** will pay for repairing or replacing the whole suite, the complete floor covering or all the wall tiles.	Loss of or damage to floor coverings in adjoining rooms or clearly identifiable separate areas.	✗	✗	✓

Section 1: Buildings (cont.)

Buildings accidental breakage and accidental damage

Your Home Policy Schedule will show the level of cover **you** have and any optional cover that **you** have chosen.

✓ Included ⊕ Optional ✗ Not Included

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
I) Accidental breakage of glass and sanitary fixtures The **accidental breakage** of: • fitted glass in windows, doors, fan lights, skylights and solar panels • sanitary fixtures (washbasins, sinks, toilets, shower trays, shower screens, baths and bidets), or • ceramic hobs which form part of a fitted kitchen.	Loss or damage to window frames, solar-panel frames, door frames or casements.	Optional	Included	Included
II) Buildings accidental damage **Accidental damage** to **your buildings**.	Loss or damage caused by: • water entering the **home** (this may be covered under causes 7 and 10 in Section 1, Buildings) • electrical or mechanical breakdown or failure, or • movement, **settlement** or shrinkage of the **buildings**. Loss or damage which is specifically not covered under Section 1, Buildings. Any cost of maintenance and normal decorating.	Optional	Optional	Included

The following exclusions apply to accidental breakage of glass and sanitary fixtures and accidental damage to buildings.

We will not pay for damage caused:

- as a result of alterations or extensions to the **buildings**
- by demolition
- by any paying guest or tenant
- by pets, through chewing, scratching, tearing, fouling or vomiting
- while **your home** is **unoccupied**, or
- by pests (see general exception 21, Pests).

IMPORTANT

An **excess** will apply to any claims for **accidental breakage** or **accidental damage**. The details of the **excess** are shown in **your policy documents**. Also see **your policy documents** for details of 'Cover and Limits'. For example, if **you** claim for **accidental damage** to locks, the limit of cover for locks will apply.

Section 2: Contents

This section only applies if shown in **your policy documents**.

Please check **your** Home Policy Schedule for details of **your** level of cover, the cover limits and the **excess** that will apply to each claim.

Causes 1 to 12 in the table below (the contents insured risks) are included as standard with all levels of cover.

What is covered	What is not covered
1) Fire, lightning, explosion and earthquake.	Loss or damage caused by: • cigarette or tobacco burns, or • scorching, melting, warping or other forms of heat damage caused without flames.
2) Smoke.	Loss or damage caused by air pollution.
3) Riot and civil commotion.	
4) Collision involving any: • vehicle • aircraft (including flying objects) and anything falling from them, or • animals.	Loss or damage caused by pets.
5) Falling trees and branches.	
6) Falling television and radio aerials (including satellite dishes), and their fittings and masts.	
7) Storm and flood. **IMPORTANT** Please check **your policy documents** for the Claims Cause Excess for flood. Please see the definition of **storm**, the general exceptions and general condition 3 in this booklet.	Loss or damage caused by gradually rising ground-water levels. Loss or damage caused to radio or television aerials or satellite dishes. Loss or damage that happens gradually, through wear and tear or due to a lack of maintenance.

Section 2: Contents (cont.)

What is covered	What is not covered
8) Theft and attempted theft. For guidance on what steps to take after a theft or attempted theft, see General Condition 2, Claims Procedure.	Loss or damage to **contents** in **your outbuildings**, or kept in the open on the land **your home** stands on. (This may be covered under 'Theft from garages and outbuildings' or 'Garden Contents' (or both) if **you** chose these options.) Loss or damage caused by **you**, **your family**, or anyone that **you** or **your family** have invited into **your home**, unless force and violence was used to enter **your home**. Loss or damage while **your home** is being lived in by anyone other than **you** or **your family**, unless force and violence was used to enter **your home**. Loss or damage while **your home** is **unoccupied**. Loss of or damage to **contents** left in **your** unattended motor vehicle, while parked on the land **your home** stands on, unless: • all windows, doors and the boot were closed and locked, and • the items were hidden from view in the boot, a closed glove compartment, or a concealed luggage compartment. **We** will not pay more than £1,000 for any theft from a motor vehicle.
9) Vandalism and malicious acts.	Loss or damage caused by **you**, **your family**, or any other person lawfully in **your home**, including through a dedicated **home**-sharing website, unless force and violence was used to enter **your home**. Loss or damage while **your home** is: • let out or lent, unless force and violence was used to enter **your home**, or • **unoccupied**.
10) Water escaping from any: • fixed water tanks • water pipes • fixed central-heating system, or • domestic appliance. **IMPORTANT** Please check **your policy documents** for the Claims Cause Excess for escape of water.	**Loss or damage caused by:** • water overflowing as a result of any taps being left on (this may be covered under 'Contents accidental damage') • faulty, failed or inadequate grout or sealant, or • water escaping from external pipes that are above ground Loss or damage caused while **your home** is **unoccupied**.

Section 2: Contents (cont.)

What is covered	What is not covered
11) Oil escaping from any: • fixed central-heating oil tank, or • domestic heating appliance.	Loss or damage caused while **your home** is **unoccupied**.
12) Subsidence, heave and landslip.	Loss or damage caused by: • **settlement**, shrinkage or expansion • coastal or river erosion, or • demolition or structural changes or repairs to **your home**.

The following policy benefits are only available if they are included with the level of cover **you** have chosen. Please check **your** Home Policy Schedule to confirm **your** level of cover and the most **we** will pay for any one claim.

✓ Included ⊕ Optional ⊗ Not Included

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
Loss of metered water and oil The cost of metered water or domestic-heating oil lost following **accidental damage** to pipes and equipment which provide services to **your home**.	Loss or damage that arises while **your home** is **unoccupied**.	Included	Included	Included
Money Loss of or damage to **money** in **your home**.	Theft, unless force and violence was used to enter or leave **your home**. Loss of, damage to or theft of **money** in **your** garden or **outbuildings**.	Included	Included	Included
Credit cards The unauthorised use of a charge, credit or debit card that has been stolen from **your home**.	Unauthorised use of the card by: • **you**, **your family** or any other person lawfully in **your home**, or • anyone else, unless force and violence was used to enter **your home**.	Included	Included	Included
Locks and keys Replacing and installing locks and keys to: • the external doors of **your home**, and • safes in **your home** if the keys are lost or stolen. This cover is provided under both Section 1 (Buildings) and Section 2 (Contents). If both sections are in force, **we** will only pay under one section.	Claims covered by a separate buildings policy **you** have to cover theft or loss of keys.	Included	Included	Included

Section 2: Contents (cont.)

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
Alternative accommodation If **your home** is not fit for **you** to live in due to loss or damage to **contents** resulting from any contents insured risk, **we** will pay either: • the reasonable cost of temporary accommodation for **you**, **your family** and **your** pets while **your home** is being repaired or, • any rent which **you**, as the tenant, remain legally responsible for paying. **We** will also pay for the temporary storage of **your contents** if they are at risk.	Any costs **you** agree without **our** permission. Any costs that arise once **your home** is fit for **you** to live in again. Costs for any person who is not a member of **your family**. Any costs associated with keeping livestock.	✓	✓	✓
IMPORTANT By 'reasonable cost' **we** mean that the amount **we** pay for temporary accommodation will take account of all of the circumstances of the claim, including **your** needs, the length of time the temporary accommodation is needed for, and the cost of other suitable accommodation available locally.				
Digital downloads Loss of or damage to legally downloaded content that **you** have bought and stored on **your home** entertainment equipment.	The cost of remaking a film, tape or disc. Rewriting the information on **your** home entertainment equipment. Files that can be retrieved from elsewhere. Claims where **you** cannot provide proof of purchase and confirmation from the download provider that they cannot restore **your** lost files.	✓	✓	✓
Freezer food Loss of or damage to food in a freezer in **your home** after a sudden rise or fall in temperature or as a result of contamination from refrigerant or refrigerant fumes.	Loss or damage: • due to the plug being accidentally removed or the appliance being switched off by mistake, or • following any planned interruption to **your** supply carried out by an electricity provider. Loss or damage if the refrigeration unit of the appliance is over 10 years old. Loss or damage while **your home** is **unoccupied**.	✓	✓	✓
Celebration cover Gifts and food bought for a celebration will be insured for up to the amount shown in **your policy documents** (for example, a religious festival, **your** wedding day or the birth of **your** child). This cover applies for 30 days either side of the date of a special event.		✓	✓	✓

Section 2: Contents (cont.)

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
Garden plants Damage to trees, shrubs, plants and lawns while in the open on the land **your home** stands on.	Loss or damage caused by: • **you**, **your family**, or any other person lawfully in **your home**, • **storm** or flood, or • oil escaping.	✓	✓	✓
Office equipment Loss of or damage to office equipment belonging to **you** or **your family**, and used at **home** or **outbuildings** for office work, as a result of any contents insured risk. By office equipment **we** mean: computers, keyboards, monitors, printers, fax machines, photocopiers, landline phones (not mobile phones) and office furniture. It does not include any trade items held in stock.	Loss of or damage to electronic storage media, discs, records, diskettes or tapes. Loss or damage caused while **your home** is **unoccupied**. Theft from unlocked **outbuildings**.	✓	✓	✓
Deeds and documents Loss of or damage to title deeds and documents which prove that **you** or **your family** own **your home** or property, while they are held in a bank, building society or solicitor's strong room or kept in **your home**.	Deeds and documents held for any professional, business, trade or employment purposes. Any loss or damage arising outside the UK, the Isle of Man and the Channel Islands. Securities (financial certificates such as shares and bonds).	✓	✓	✓
Household removal and temporary storage **Accidental damage** to **contents** while they are being moved, by a professional removals company, to **your** new **home**, or to temporary storage or a furniture storage unit, including while being stored there for up to seven days.	Loss or damage to: • **money**, **high-risk items**, deeds and documents, or • china, glass, earthenware or other fragile items, unless they were packed by professional packers.	✓	✓	✓
Contents temporarily away from home Loss of or damage to **contents**, due to any contents insured risk, while they are temporarily away from **your home**, either in a family member's **home** or in a purpose-built storage facility, anywhere in the world, for up to 90 days.	Loss or damage while the **contents** are being transported. Loss of or damage to any **contents** not previously kept in **your home**.	✗	✓	✓
Items in a bank Loss of or damage to **contents** while they are being stored in a bank or building society safe deposit in the UK, the Isle of Man or the Channel Islands.	**Contents** that are being removed from or being transported to the bank or safe deposit.	✗	✓	✓

Section 2: Contents (cont.)

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
Theft from garages and outbuildings Theft or attempted theft of **your** or **your family's contents** (including sporting equipment) which are kept locked in **your outbuildings** on the land **your home** stands on. For theft or attempted theft of **your** office equipment, please see the office equipment cover above.	Loss or damage caused: • by **you**, **your family**, or any other person lawfully in **your home**, or • while **your home** is **unoccupied**. **Money**, credit cards and **high-risk items**. Theft from greenhouses.	✗	✓	✓
Garden Contents Loss of or damage to **your** or **your family's contents** while they are kept in the open on the land that **your home** stands on. If **your contents** are away from **your home**, please see Section 3 (Cover away from your home).	Loss or damage caused: • by **you**, **your family**, or any other person lawfully in **your home**, or • while **your home** is **unoccupied**. **High-risk items**, pedal cycles, or **money**. Loss or damage due to cause 7, storm and flood.	✗	✓	✓
Visitors' belongings Loss of or damage to **contents** belonging to visitors, while they are in **your home**, due to any contents insured risk.	Loss or damage to **money**.	✗	✓	✓
Contents at university Loss of or damage to **your** or **your family's contents**, due to any contents insured risk, while they are temporarily in student accommodation while **you** or the **family** member are in full-time education anywhere in the world.	Loss or damage caused: • while the **contents** are being moved, carried or worn, or • while the student accommodation is **unoccupied**. Loss or damage caused by theft or attempted theft, unless there are signs that force and violence was used to enter the student accommodation.	✗	✓	✓
New purchases Newly bought **high-risk items** that **you** have not yet told **us** about, for up to 30 days from the date they were bought.		✗	✗	✓
Contents in a nursing home Loss of or damage to **your** or **your family's contents** while they are temporarily removed from **your home** and kept in **your** or **your family's** allocated room within a nursing home.	Loss or damage while: • the **contents** are being moved, carried or worn, or • **your** or **your family's** room is **unoccupied**. Loss or damage caused by theft or attempted theft, unless there are signs that force and violence was used to enter the room.	✗	✗	✓

Section 2: Contents (cont.)

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
Domestic staff's belongings Loss of or damage to **contents** that belong to **your** domestic staff and are kept in **your home**.		Not Included	Not Included	Included
Fatal injury benefit **We** will pay the amount shown in **your policy documents** if **you** or a member of **your family** dies as the result of an accident, explosion, fire or criminal assault in **your home**. There is no **excess** for claims for fatal injury benefit.	**Your** or **your family** member's death if it: • happens more than 12 months after the accident, explosion, fire or assault, or • is a result of any incident outside the UK, the Isle of Man and the Channel Islands.	Not Included	Not Included	Included
Matching items **We** will pay for undamaged items in a matching set if a part is damaged beyond repair and **we** cannot find a replacement.	Loss or damage to floor coverings in adjoining rooms or clearly identifiable separate areas.	Not Included	Not Included	Included

Specified items

A **specified item** is any **high-risk item** that exceeds the 'Unspecified item limit' and therefore must be listed on **your** Home Policy Schedule. Please tell **us** if any **high-risk item** with a value of more than the 'Unspecified item limit' needs to be shown in **your policy documents**.

Included Optional Not Included

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
Specified items Loss or damage caused to **specified items** by any contents insured risk.	Any amount over the 'Unspecified item limit' for any item or collection not mentioned in **your policy documents**. Any amount over the value shown for each item in the 'Specified Items' table in **your policy documents**. **Accidental damage** to **specified items**, unless **accidental damage** for the relevant item is shown in **your policy documents**.	Optional	Optional	Optional

Section 2: Contents (cont.)

IMPORTANT

Collections

If **you** want to insure a collection (for example, a stamp or coin collection) worth more in total than the 'Unspecified item limit', it must be shown as a **specified item** in **your** Home Policy Schedule.

Unspecified item limit

This limit is shown in **your** Home Policy Schedule under the 'Specified Items' table. All **high-risk items** above this limit must be shown in **your** latest **policy documents**. If they're not, **we** will not pay more than the 'Unspecified item limit' for them.

Total high-risk items limit

We will not pay more than the 'Total high risk items limit' shown in **your** Home Policy Schedule for all **your high-risk items**, specified and unspecified.

Cover for items away from the home

Please see Section 3, 'Cover away from your home'.

Inflation

The value of **specified items** often changes independently of inflation. **We** do not index link the value of **your specified items**, meaning that their value does not automatically increase at renewal. **You** must make sure that **specified items** are always insured for the correct amounts.

Contents accidental damage

Your Home Policy Schedule will show the level of cover **you** have and any optional cover **you** have chosen.

✓ Included ⊕ Optional ⊗ Not Included

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
(I) Audio-visual equipment **Accidental damage**, in **your home**, to the following electrical items that are not portable. • Television sets, DVD players, radios, personal computers (including accessories), games consoles and other audio-visual equipment.	Loss of or damage to portable items, including: • handheld games consoles, radio transmitters, hearing aids, cameras, video cameras and satellite navigation systems, and • software or downloaded content, records and discs (including CDs, DVDs and computer games). Loss or damage caused by dismantling, adjusting or repairing any equipment, through misuse, or by failing to use the equipment in line with the manufacturer's instructions. **Accidental damage** to mobile phones, laptops, tablets or notebooks, unless 'Accidental damage (III) Contents' appears on **your policy documents**.	Optional	Included	Included

Section 2: Contents (cont.)

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
(II) Mirrors or glass **Accidental breakage** of mirrors, fixed glass in furniture, pictures, ornaments, plate-glass tops to furniture and ceramic hobs on freestanding cookers in **your home**.	Loss of or damage to fixtures and fittings. These may be covered under Section 1, Buildings.	+	✓	✓
(III) Contents **Accidental damage** to or loss of **contents** in **your home**.	Loss of or damage to food, drink, plants, corneal or contact lenses, **money**, securities, pedal cycles and clothing. Loss or damage caused to the inside of watches and clocks.	+	+	✓

The following exclusions apply to contents accidental damage (I) (II) and (III).

We will not pay for loss or damage:

- due to electronic, electrical, or mechanical breakdown
- that happens outside **your home**
- caused by a paying guest or tenant in **your home**
- caused by pets, through chewing, scratching, tearing, fouling or vomiting
- caused while **your home** is **unoccupied** , or
- caused by pests (see general exception 21, Pests).

IMPORTANT

An **excess** will apply to any claim for **accidental damage**. Details of the **excess** are shown in **your policy documents**.

Limits of cover apply to **accidental damage**. Please see **your policy documents** for details of ‘Cover and Limits’.

Section 2: Contents (cont.)

Liability

The following policy benefits are only available if they are included within **your** level of cover. Please check **your** Home Policy Schedule to confirm **your** level of cover, and the most **we** will pay for any one claim. There is no **excess** for claims for liability.

Included Optional Not Included

What is covered In any one **period of insurance we** will pay damages, including any associated defence costs and expenses **we** have agreed to, for the following.	What is not covered The exclusions below apply to the whole of this section.	ADMIRAL	GOLD	PLATINUM
(I) Occupier's liability **Your** or **your family's** liability to the public as occupier (but not owner) of **your home**.	Any liability for death of or physical injury to **you**, **your family** or anyone else permanently living with **you**, including **your** domestic staff, unless covered under liability (IV). Any liability if **you** are the owner-occupier of **your home** and have claimed under Property Owner's liability cover. Any liability resulting from **you** or **your family** owning or occupying any land or building other than **your home**, unless covered under liability (III) and liability (V). Any liability resulting from **you** or **your family** owning or using: • a **motorised vehicle** • a caravan that is being towed, or • a watercraft, hovercraft or aircraft (including drones). Any liability resulting from **you** or **your family's** profession, business, trade or employment. Any liability resulting directly or indirectly from **you** or **your family** being treated for or passing on any disease or virus. Any liability resulting from any living creature other than cats and dogs **you** or **your family** own or are legally responsible for (except any dog defined as dangerous or allowed to be dangerously out of control under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991, or any subsequent law). Any liability resulting from the use of firearms or any other weapon. **Cont...**	Included	Included	Included
(II) Personal liability **Your** or **your family's** liability after an accident that happened in the UK, the Isle of Man or the Channel Islands, during the **period of insurance**, and caused the following. • Death, disease, illness or physical injury to a person • Damage to physical property that **you**, **your family** or anyone else permanently living with **you**, including **your** domestic staff, do not own and are not responsible for		Included	Included	Included
(III) Tenant's liability **Your** or **your family's** liability for damage caused to **your** landlord's fixtures and fittings by any of the buildings insured risks. **Accidental breakage** of glass, sanitary fixtures or built-in ceramic hobs in a fitted kitchen. **Accidental damage** to mirrors and glass.		Included	Included	Included
(IV) Employer's liability **Your** or **your family's** liability as a result of accidental bodily injury, illness or disease of any person **you** or **your family** employ as domestic staff under a contract of employment. (The accidental bodily injury, illness, or disease must have been caused during the **period of insurance** and while the person was carrying out work they are employed to do.)		Not Included	Included	Included

Section 2: Contents (cont.)

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
(V) Liability as occupier of temporary accommodation **Your** or **your family's** liability which arises from an incident that happened while **you** were living in temporary accommodation (as agreed by **us** under Section 2) and caused the following. • Death, disease, illness or physical injury to anyone other than **you**, **your family** or anyone else permanently living with **you**, including **your** domestic staff • Damage to physical property that **you**, **your family** or anyone else permanently living with **you**, including **your** domestic staff, do not own and are not responsible for	**(Cont.)** Any damages, legal costs or other costs awarded by a court or other body with no authority in the UK. Any liability arising from The Party Wall etc Act 1996. Any liability resulting from **you** or **your family** taking part in any sporting activity including racing, hunting and polo.	✗	✗	✓

IMPORTANT

You must not admit that an incident was **your** fault.

Section 3: Cover away from your home

This section is only available if **you** have contents cover. The compulsory contents **excess** and voluntary **excess** (if **you** have chosen one) apply to this section.

Your Home Policy Schedule will show the level of cover **you** have and any optional cover **you** have chosen.

Included Optional Not Included

<table>
<tr><th>What is covered</th><th>What is not covered
The exclusions below apply to the whole of this section.</th><th>ADMIRAL</th><th>GOLD</th><th>PLATINUM</th></tr>
<tr><td>1) Personal possessions
Up to the amount shown under ‘Personal possessions limit’ on your policy documents

(The limit for money shown in your policy documents also applies to personal possessions covered under this Section 3.)</td><td rowspan="2">Loss of or damage to:
• any personal possessions and high-risk items lost or damaged in your home or on the land that your home stands on, or
• high-risk items worth more than the ‘Unspecified item limit’.

Loss of or damage to property which has been outside the UK, the Isle of Man and the Channel Islands for more than 90 days in a row, unless taken on an ‘operational tour’ (a military tour of duty for which an operational allowance is paid to you).

Loss of or damage to:
• plants or any living creature
• corneal or contact lenses
• lottery or raffle tickets, credit cards, securities or documents
• domestic appliances
• business equipment, or
• remote-controlled models or sporting equipment while being used.

Loss of or damage to the inside of watches and clocks.

Loss of or damage to items that are not with you or your family at the time of the loss or damage (for example, items that are not being worn or carried, or are not within reach of, you or your family).

Loss of or damage to motorised vehicles, pedal cycles and ride-on lawnmowers. (Pedal cycles are covered under Section 4.)

Loss or damage caused by any living creature, including pets.

Loss or damage that happens at a storage facility or when you are moving home.

Cont...</td><td>Optional</td><td>Optional</td><td>Included</td></tr>
<tr><td>2) Specified items
Specified items listed in the ‘Specified Items’ table on your policy documents as being covered away from home, for and up to the individual amount shown for each item.</td><td>Optional</td><td>Optional</td><td>Optional</td></tr>
</table>

Section 3: Cover away from your home (cont.)

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
	(Cont.) Loss or damage caused by theft or attempted theft from an unattended motor vehicle, unless: • all windows, doors and the boot were closed and locked, and • the items were hidden from view in the boot, a closed glove compartment, or a concealed luggage compartment. **We** will not pay more than £1,000 for any theft from a motor vehicle. Loss or damage caused by theft or attempted theft, unless **you** have the items in **your** possession, or have left them in a secure place. By 'secure place' **we** mean that **your** belongings are locked in **your** room or other security facility such as, but not limited to, a safe or a secure room.	⊕	⊕	⊕

Section 4: Pedal cycles

This section is only available if **you** have contents cover. The compulsory **contents excess** and voluntary **excess** (if **you** have chosen one) apply to this section. 'Pedal cycles' includes electrically assisted bikes that do not need to be licensed to be used on the road.

Your Home Policy Schedule will show the level of cover **you** have and any optional cover **you** have chosen.

✓ Included ⊕ Optional ⊗ Not Included

<table>
<tr><th>What is covered</th><th>What is not covered
The exclusions below apply to the whole of this section.</th><th>ADMIRAL</th><th>GOLD</th><th>PLATINUM</th></tr>
<tr><td>I) Unspecified pedal cycles
• Any pedal cycle, anywhere in the world, for up to the 'Unspecified cycle limit' shown in your policy documents.
• Accessories attached to your pedal cycle, up to a maximum of 10% of the 'Unspecified cycle limit'.</td><td rowspan="2">Loss of or damage to:
• pedal cycles worth more than the value shown for each item in the 'Pedal Cycles' table in your policy documents, or
• tyres or accessories, unless the pedal cycle is stolen or damaged at the same time.
Loss or damage while the pedal cycle is being used for racing, pacemaking, or speed or time trials.
Loss of or damage to motorised vehicles.
Loss of or damage to business equipment.
Theft of pedal cycles when left unattended, unless they are:
• securely locked to an immovable object using a security device, when left outside or kept in a communal area
• kept in a locked and secure building that only you and your family have access to, or
• kept inside a locked vehicle, or securely locked to one using a cycle rack.</td><td>✓</td><td>✓</td><td>✓</td></tr>
<tr><td>II) Specified pedal cycles
Any pedal cycle shown in the 'Pedal Cycles' table on your policy documents, while they are:
• in your home or on the land your home stands on, or
• anywhere in the world, as long as 'cover away from home' is shown as 'Yes' in the 'Pedal Cycles' table.
We will also pay up to 10% of the specified pedal cycle value, as shown in the 'Pedal Cycles' table, for accessories attached to your pedal cycle.</td><td>⊕</td><td>⊕</td><td>⊕</td></tr>
</table>

IMPORTANT

Pedal cycles with a value of more than the unspecified cycle limit shown on the **policy documents** must be listed in **your** latest Home Policy Schedule to be covered in the **home**. Cover away from **your home** is only included for specified pedal cycles if shown in the 'Pedal Cycles' table on **your policy documents**. Specified pedal cycles over a certain value may need extra security measures. Please see 'Extra conditions (endorsements)' in **your** Home Policy Schedule.

General exceptions to your Home Insurance cover

We will not cover **you** for or be liable for any of the following.

1. War and terrorism

Any loss, damage, cost or expense directly or indirectly caused or contributed to by:

- war, invasion or events similar to war (whether or not war is declared), revolution, rebellion, uprising or overthrowing of power, or
- any death, injury or damage to property caused by or in the course of an act of terrorism.

An 'act of terrorism' means using, or threatening to use, biological, chemical, radioactive or nuclear material, pollution or contamination for political, religious, ideological or similar purposes, including to:

- influence any government, or
- scare or intimidate the public or any section of the public.

2. Riot

Any accident, injury, loss or damage caused by riot or civil commotion outside the UK, the Isle of Man and the Channel Islands.

3. Radioactivity

Any loss, damage or legal liability caused by radiation, radioactive contamination or other dangerous properties of any nuclear device, part or material.

4. Sonic bangs

All loss, damage, injury or legal liability directly or indirectly resulting from pressure waves caused by aircraft or other flying objects travelling at any speed.

5. Pollution or contamination

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

- a sudden, unexpected and identifiable incident, or
- oil leaking from a domestic oil system in **your home**.

6. Faulty design

Any loss or damage caused by faulty design, inadequate or inaccurate plans or specifications, faulty materials or poor workmanship.

7. Electronic data and computer virus

We will not pay for any loss, damage or liability caused directly or indirectly by computer viruses or other attacks such as hacking, malfunction, or the fault of the user.

8. Depreciation

Any loss or reduction in market value after damaged items are repaired or replaced.

9. Loss of tone

Any loss or damage to musical instruments due to a loss of tone, broken strings or broken drum skins.

10. Gradual causes

Any loss or damage caused by anything that happens gradually, including wear and tear, wet and dry rot, or damage due to exposure to sunlight or atmospheric conditions, **settlement**, mildew, rust or corrosion.

General exceptions to your Home Insurance cover (cont.)

11. Existing damage

Any loss, damage, injury or liability resulting from an event which happened before this policy started.

12. Deliberate act

Any liability that arose from, or any loss or damage caused or contributed to by, a deliberate, malicious, illegal or unlawful act, or any criminal act, by **you**, any member of **your family**, a paying guest or tenant, or anyone lawfully in **your home**.

13. Indirect loss

Any losses not directly associated with the incident that caused the claim, including any costs of preparing **your** claim, fees, travel costs, loss of earnings and compensation, unless this policy says otherwise.

14. Confiscation

Any loss, damage or liability due to **your** property being confiscated by an authority.

15. Commercial use

Any loss, damage or liability arising from using **your** property for **business purposes**, unless **we** have agreed otherwise in advance.

16. Other insurance

If **your** property is insured by two or more policies for the same risk (for example, when **you** go on holiday some of **your** items could be covered by both this policy and **your** travel policy). If this situation arises, **you** must give **us** full details of the other policy.

Loss or damage

If any loss or damage covered by this policy is also covered by any other insurance, **we** will not pay more than **our** share of the claim.

Liability

We will not pay occupier's liability, personal liability and employer's liability claims that are covered by any other insurance policy. (Employer's liability is only available on **our** Gold and Platinum levels of cover.)

17. Solar flare

Any loss, damage or liability as a result of or contributed to by a solar storm or flare.

18. Agreements

Any liability **you** or **your family** have under another contract or agreement **you** have entered into.

19. Deception

We will not pay for any loss by deception, including someone tricking **you** into giving them **your** property under false pretences, or making a false or invalid payment or transaction, unless the deception was used to enter **your home**.

20. Processes

Any loss or damage caused by electrical or mechanical breakdown or due to the process of repairing, restoring, cleaning, washing, dyeing, altering, maintaining or misusing the item.

21. Pests

Any loss or damage caused by brown or black rats, grey squirrels, house or field mice, wasps or hornets, woodworm or insects.

General conditions of your Home Insurance cover

Not keeping to general conditions 1, 2, 3, 5, 8 and 9 could result in **you** not being able to claim under this policy and **your** policy being cancelled.

1. Your duties

The cover in this policy is valid as long as:

- **you** and **your family** have kept to all the terms and conditions of the policy, and
- the information **you** gave at the start of **your** policy or renewal (as shown in the **policy documents**), or when making a claim, is true and complete.

2. Claims procedure

If **you** or **your family** are involved in any type of claim or loss, **you** must:

- tell **us** about the matter as soon as possible
- give **us** all the information **we** reasonably need about the claim, including a crime reference number or loss report number (if appropriate)
- send **us** any writ, summons or letters **you** receive in connection with any claim, as soon as **you** receive them
- tell the police as soon as possible if **you** suspect it involves theft, malicious damage or riot, and
- co-operate with **our** investigation.

You must not:

- try to negotiate the settlement of the claim, unless **we** have given **you our** permission in writing
- agree to or run up any costs without **our** agreement before any work starts
- dispose of or destroy any items that are damaged, until **we** agree that **you** can, or
- abandon **your** property to **us** (unless **we** ask **you** to do so).

We are entitled to:

- handle the defence or settlement of any claim on **your** behalf
- enter **your home**, if necessary, to recover anything **we** can and to make sure no further damage happens
- take legal action in connection with a claim, in **your** name or the name of any person insured on the policy, for **our** own benefit
- appoint loss adjusters or other experts, inspect damage, and arrange for repairs or replacements, and
- ask **you** to get estimates for repairs or replacement items.

3. Care of your property

You and **your family** must maintain **your** property in a good state of repair and take care to prevent any accidents, loss, damage or injury. If loss or damage does happen, **you** must take action to prevent further loss or damage, if it is safe to do so.

4. Cancelling your policy

To cancel **your** policy **you** can:

- go through 'My Account' on **our** website
- call **our** Customer Loyalty team on **0333 220 2003**, or
- write to Customer Loyalty, Admiral, Ty Admiral, David Street, Cardiff CF10 2AA.

General conditions of your Home Insurance cover (cont.)

Your cancellation rights – single policy

You can cancel the policy immediately, or from a future date. **You** cannot cancel the policy from a date that has passed.

Your cancellation rights – MultiCover policy

Instructions to cancel the entire policy can be given by any individual policyholder, including the policy administrator. **We** will only cancel the policy if **we** have sent seven days' notice to each policyholder and received no objection within those seven days. If **we** receive an objection, **we** will not cancel the policy and will tell all policyholders (including the policy administrator) this.

You can remove **your home** from the MultiCover policy immediately, or from a future date. **You** cannot remove **your home**, car or van from the policy from a date that has passed.

The policy administrator will be able to remove any **home**, car or van from the policy if **we** send seven days' notice to the individual policyholders and they do not object within those seven days. If **we** receive an objection within seven days, the policy will not be changed and **we** will tell all individual policyholders (including the policy administrator) this.

Our cancellation rights

If **we** have a valid reason, **we** can cancel cover at any time, by sending seven days' notice in writing to **your** last known address, if:

- **we** discover that **you** have intentionally given **us** false, incomplete, exaggerated or misleading information
- **you** do not tell **us** about any necessary correction or changes, as explained under 'Keeping your policy up to date' (page 12)
- **you** do not respond to **our** written requests for more information or documents
- **you** harass **our** staff or behave in an abusive or threatening way towards them, or
- **you** fail to pay any premium or **your** credit agreement is cancelled.

Outstanding premium and charges following cancellation

If **you** cancel the policy **you** will have to pay administration charges for the costs of **us** arranging and handling **your** policy. Details of these charges are given in 'Your Agreement with EUI Limited'. **You** are given a copy of this at the start of each **period of insurance**. It is also available at www.admiral.com.

If **you** cancel **your** policy within 14 days of receiving **your** welcome letter or email, **you** will receive a full refund of the premium **you** have paid, minus **our** administration charges, as long as no claim has arisen.

If **you** cancel the policy after 14 days, **we** will keep a proportion of the premium for the time **you** have been covered, plus **our** administration charges. **We** will refund any remaining premium.

If **you** have a MultiCover policy or have arranged to insure a **home**, car or van from a future date, **you** would have received a discount on **your** overall premium. If any **home**, car or van is removed from the policy for any reason, the premium will be adjusted for each remaining **home** or vehicle.

If a claim has arisen during the **period of insurance**, **you** must pay the full premium. **We** will not refund any premium **you** have paid.

If, when **you** cancel, **you** owe any premium, **you** must pay this within 10 days. If possible, **we** will collect any amount **you** owe **us** using the payment details **we** have on file for **you**. If **your** payment is delayed it will result in additional charges.

General conditions of your Home Insurance cover (cont.)

5. Payment

The administrator is responsible for all payments relating to the policy. This includes when payments are made by another person.

If **we** cannot collect any amount by the due date, **we** will cancel **your** policy.

Each **home**, car or van that is insured will have its own premium. All the premiums for the policy will need to be paid by the same payment method. If **we** cannot collect any premium by the due date, **we** will cancel the individual policy.

If **you** pay the premium in instalments, and **you** have failed to make payments in line with the credit agreement for the instalments, **we** will not offer the option to pay by direct debit at renewal. To renew **your** policy **you** will have to pay the full premium for the whole **period of insurance**.

If **you** make a claim and **you** have not paid the full premium for the **period of insurance**, **we** may take the remainder of the premium from the claim settlement. **We** will not refund any premium relating to changes **we** make to **your** policy after a claim.

If **you** are due a refund, **we** will make it to the bank account or card **you** used to pay most of the premium.

IMPORTANT

If **you** pay by card, **you** must contact **us** if the card account is closed, **your** card details are not stored with **us**, or **you** want to change the payment method.

6. Settling disagreements

If **we** have agreed to a claim, but **you** disagree with the amount **we** will pay, the matter must be referred to **our** Quality Manager for a decision. If **you** disagree with that decision, **you** can refer the matter to the Financial Ombudsman Service. **We** would give **you** information on how to do this.

7. Dual cover

If **you** are making a claim for loss, damage or liability covered under more than one part of this policy, the section (or sections) **we** will settle **your** claim under will be based on the overall nature of **your** claim.

8. Changes in circumstances

You must tell **us** if any information in **your policy documents** is wrong or has changed, as **we** may not be able to continue providing cover. If **we** can still provide cover, **we** will do one or more of the following.

- Work out any difference in premium from the date the information changed, or the mistake was made (even if this happened in a previous **period of insurance**)
- Change the terms of the cover
- Change the premium

If **we** cannot continue to provide cover, **we** will cancel the policy.

You must tell **us** if the details in **your policy documents** are incorrect. If **you** don’t, this could mean **we**:

- do not pay **your** claim
- reduce the amount **you** can claim for, or
- declare **your** policy void (treat it as if it had never existed).

General conditions of your Home Insurance cover (cont.)

If **you** want to make changes to **your** policy **you** will have to pay administration charges for the cost of **us** arranging and handling **your** policy. Details of these charges are given in 'Your Agreement with EUI Limited'. **You** are given a copy of this at the start of each **period of insurance**. It is also available on **our** website at www.admiral.com

9. Fraud and misrepresentation

You must always answer **our** questions honestly and provide true and accurate information. If **you**, any other insured person, or anyone acting on **your** behalf, provides:

- false, incomplete, exaggerated or misleading information, or
- false, altered, forged or stolen documents,

we will do one or more of the following things.

- Change **your** policy to show the correct information, and change the premium accordingly
- Cancel **your** policy immediately
- Declare **your** policy void
- Refuse to pay any claim or only pay part of a claim
- Keep the premium **you** have paid
- Recover any costs from **you** or any other insured person
- Cancel or void any other EUI policies **you** are connected with

10. Instructions

Single policy

If **your** policy is for just **your home**, only **you**, **your** partner or **your** parent can discuss or change the policy. If **you** would like someone else to be able to deal with a claim on **your** behalf, please discuss this with the Claims Department.

MultiCover policy

The policy administrator will be **our** main point of contact and can discuss, change or remove any **home** or vehicle from the policy.

The other individual policyholders will be able to discuss and change any **home** or vehicle (including **yours**), but will only be able to remove their own **home** or vehicle from the MultiCover policy.

Your partner or parent can discuss or change **your** individual policy that is part of the MultiCover policy, or add another **home** or vehicle to it.

Named drivers for a car or van covered under a MultiCover policy can only discuss or change the vehicles they are insured to drive.

If **you** would like someone else to be able to deal with a claim on **your** behalf, please discuss this with the Claims Department.

The table below summarises who can make changes to policies.

General conditions of your Home Insurance cover (cont.)

	Type of change						
	Single policies or MultiCover policies				MultiCover policies only		
Who can make a change	Change own individual policy	Cancel own individual policy	Add a new individual policy	Update payment details	Change another individual policy	Cancel another individual policy	Cancel all policies
Policy administrator	✓	✓	✓	✓	✓	✓	✓
Individual policyholder or joint-policyholder	✓	✓	✓	✓	✓	✗	✓
Named driver	✓	✗	✓	✓	✗	✗	✗
Parent or partner on behalf of an individual policyholder or joint policyholder	✓	✗	✓	✓	✗	✗	✗

11. Renewal

Automatic renewal

Before **your** renewal, **we** will contact the policy administrator by the chosen method of communication to confirm **your** policy terms and the renewal premium.

Unless **you** have opted out, **we** will automatically renew **your** policy on its renewal date. If **we** have **your** permission, **we** will use the payment details **you** have provided.

It is not always possible to automatically renew **your** policy. In this case, **we** will write to **your** last known address before the **period of insurance** ends.

If **you** do not want **your** policy to renew, or **you** want to opt out of automatic renewal, **you** must contact **us** before **your** renewal date to let **us** know. In this case, **your period of insurance** will come to an end and **your** policy will not be renewed unless **you** tell **us** otherwise.

You can opt in or opt out of automatic renewal at any time, free of charge, by contacting **us** online or by phone at any point during the **period of insurance**.

Late claims

If **you** make a claim for loss, damage or liability that arose after **we** worked out **your** renewal premium but before **your** renewal date, **we** will adjust the renewal premium. If **we** will no longer renew **your** policy, **we** will contact **you** to let **you** know.

Extra conditions that apply to your Home Insurance cover (endorsements)

We may decide to apply extra conditions (endorsements) to **your** policy.

Endorsements change the normal terms and conditions of **your** policy, either reducing or extending **your** cover.

If endorsements apply to **your** policy, **we** will tell **you** about them beforehand and include the details in **your** Home Policy Schedule.

An example of an endorsement is if **we** set a minimum standard of security for **your home**.

If **you** do not keep to an endorsement **we** may reduce **your** cover or refuse to pay **your** claim.

IMPORTANT

Please see **your** Home Policy Schedule to check if any endorsements apply to **your** policy.

Plain English Campaign's Crystal Mark does not apply to 'Guide to Home Emergency cover and Home Emergency Extra cover' section.

Guide to Home Emergency cover and Home Emergency Extra cover

Cover is only included if shown on your Home Policy Schedule.

Welcome to your Home Emergency cover or Home Emergency Extra cover

This section of the booklet is about Home Emergency cover and Home Emergency Extra cover. It explains what's covered, along with the full terms, conditions, and exclusions. If **you've** got either of these covers, it'll show **you** in **your** Home Policy Schedule.

Sedgwick International UK will provide the cover described below. Their registered address is 60 Fenchurch Street, London, England, EC3M 4AD.

Important phone numbers

Home Emergency claim line: **0345 609 4375**

National Gas Emergency Service: **0800 111 999**

Home Emergency cover and Home Emergency Extra cover

This covers **you** if there's an **emergency** in **your home**. **We'll** arrange and pay for a **temporary repair** of damage caused by any of the events listed from page 45 onwards. There's no limit to the number of claims **you** can make, but **you** must report the claim within 48 hours of **you** discovering it. **We'll** cover **you** for up to £500 per claim on Home Emergency cover, or £1,000 per claim on Home Emergency Extra cover.

The following table shows if **you** have Home Emergency cover (HEC) and Home Emergency Extra cover (HEX). **You** can see which optional extra is included by looking at the following symbols.

✓ Included ⊕ Optional ✗ Not Included

	HEC	HEX
Admiral	Optional	Optional
Gold	Included	Optional
Platinum	Not Included	Included

Home Emergency cover and Home Emergency Extra cover definitions

The following definitions are only for Home Emergency cover and Home Emergency Extra cover. They may be different to the definitions in the Home Insurance part of this booklet. When the terms below appear in bold in this part of the booklet they will have the meanings given below.

Associated home cover

The valid Home Insurance cover shown in **your** Home Policy Schedule.

Emergency

This is where a sudden and unforeseen incident in **your home** immediately:

- Causes **your** boiler or **heating system** to completely fail or break down. This also applies if it leaves **you** without running hot water.
- Makes **your home** unfit to be lived in.
- Puts **your** or anyone else's health at risk.
- Creates a risk of loss or damage to **your home** or any of the **contents**.

Heating system

The main form of heating in **your home**.

Home

The **home you** live in at the UK address shown in **your** Home Policy Schedule, including its garages and outbuildings, used for domestic purposes. It does not include gardens, sheds and greenhouses.

Our contractor

A tradesperson authorised by **us** to assess **your** claim and carry out **temporary repairs** in **your home**.

Period of insurance

The length of time **you** have this cover for, from the date the cover started until it's renewed or cancelled.

Reimbursement basis

We'll need to receive **your contractor's** or **our contractor's** full breakdown and invoice for repairs. **We'll** then pay **you** up to:

- £1,000 (including VAT) as a contribution towards a repair **you** arranged yourself, under Home Emergency Extra cover.
- £500 (including VAT) as a contribution towards a repair **you** arranged yourself, under Home Emergency Cover.
- £250 (including VAT) towards the cost of a new boiler if **your heating system** is beyond economic repair, under Home Emergency Extra cover.
- £250 (including VAT) for alternative accommodation.
- £50 (including VAT) for heaters **you** have bought.

Temporary repair

Repair work that's needed immediately to stop the **emergency** causing further damage. **Our contractor** will complete these repairs. **You** may need to arrange further work or repairs at **your** own cost to permanently fix the issue.

Guide to your Home Emergency cover / Home Emergency Extra cover (cont.)

We

EUI Limited, Ty Admiral, David Street, Cardiff, CF10 2EH. **EUI Limited** is authorised and regulated by the Financial Conduct Authority (FCA registration number 309378). **EUI Limited** arrange and manage this policy.

You

You, as the policyholder, and any people who normally live with **you** in **your home**.

Your contractor

A qualified tradesperson **you** have appointed to carry out repairs in **your home**.

Guide to your Home Emergency cover / Home Emergency Extra cover (cont.)

How to read this document

The following tables provide details of what is and isn't covered. The columns show Home Emergency cover (HEC) and Home Emergency Extra cover (HEX). You can see what's included by looking at the following symbols.

✓ Included ✗ Not Included

What is covered	What is not covered	HEC	HEX
Boiler and heating system This cover applies to the **heating system** in **your home**. **We'll** cover **your** gas boiler in **your home**. This includes: • Parts fitted in the boiler by the manufacturer. • Isolating motorised valves. • Pumps, thermostats, timers and temperature pressure controls. • The primary flue. **We'll** cover **your** boiler, **heating system** or hot-water system if it completely fails or breaks down because of: • An **emergency**, leaving **you** without heating or hot water. • A loss of water pressure within a boiler due to a fault. • A water leak from the boiler or **heating system**.	Plumbing problems which have not caused **your** boiler to break down and which relate to leaking pipes, blocked drains or leaking radiators. (This may be covered under 'Plumbing'.) Where a loss of gas supply has caused **your** boiler to stop working. (This may be covered under 'Internal gas pipe'.) Where a loss of electricity supply has caused **your** boiler to stop working. (This may be covered under 'Electrics'.) Commercial boilers or **heating systems** with an output of over 70kW/hr. Any boiler or **heating system** that's shared with neighbouring homes. Any boiler or **heating system** outside **your home**, unless it is the main source of heating for **your home**. Replacing the following: • Radiators or their valves. • Inhibitors. • Any equipment added to **your heating system** (For example, magnetic filters). Adjusting or replacing the timing and temperature controls if it's still safe to use. This includes relighting the pilot light. Faults where the boiler still provides hot water and heating. Repairs that need a power flush of **your** boiler or **heating system**. Any fault that is not clear to **our contractor** or **your contractor**. Repairing or replacing any of the following: • Underfloor heating. • Warm air units. • Air or ground-source heat pumps. • Gas appliances such as cookers. **cont...**	✓	✓

Guide to your Home Emergency cover / Home Emergency Extra cover (cont.)

What is covered	What is not covered	HEC	HEX
	(cont.) Any fault arising due to sludge, scale, rust or debris in the **heating system**, or damage caused by the chemical composition of the water (for example, if **you** live in a hard water area). Repairing or replacing convector heaters, water tanks or hot-water cylinders. Any breakdown that **our contractor** deems that negligence or poor maintenance has caused.		
Boiler and heating system – beyond economic repair **We'll** pay **you** £250 towards the cost of a new boiler if **your heating system** is beyond economic repair. Beyond economic repair means that the cost of repairing it would be more than the cost of replacing it.		✗	✓
Temporary heating **We'll** pay **you** up to £50 towards the cost of heaters if **you** have no heating and the engineer is waiting for parts. This also applies if **we** can't repair the boiler or **heating system**. These heaters would be yours to keep.		✓	✓
Alternative accommodation **We'll** pay **you** up to £250 towards the cost of alternative accommodation if **you** can't stay in **your home** overnight due to an **emergency**. This covers **you**, everyone who permanently lives in **your home** and **your** pets. This cover includes transport to the alternative accommodation and then **home** again. **We'll** settle the claim on a **reimbursement basis**.		✓	✓

Guide to your Home Emergency cover / Home Emergency Extra cover (cont.)

What is covered	What is not covered	HEC	HEX
Plumbing **We'll** cover an **emergency** relating to water pipes between the main stopcock and the taps in **your home**. **We'll** cover draining and isolating leaking water tanks. **We'll** cover toilet flushing mechanisms. **We'll** also cover leaks from: • **Your** toilet. • Pipes leading to and from the shower or bath. • The internal section of overflow pipes. • Water pipes that are part of the **heating system**.	Repairing or replacing all pipes outside the **home**. Dripping taps or nozzles. Any part of the plumbing or drainage system if the water is going down a drain without causing damage. Repairing or replacing any of the following: • Hot-water cylinders. • Water storage tanks or immersion tanks. • Radiators. • Sanitary fixtures, including sinks and basins. • External overflows. • Burst, split or leaking flexible hoses. Domestic appliances such as dishwashers and washing machines. Septic tanks, swimming pools and hot tubs. Dealing with temporarily frozen pipes.	✓	✓

IMPORTANT

Plumbing and drainage

You may be covered under section 1: Buildings of **your associated home cover** for 'trace and access'. This is the cost of removing and replacing any part of the **buildings** to find the source of a leak. Please check **your** Policy Schedule for the level of cover **you** have.

What is covered	What is not covered	HEC	HEX
Drainage **We'll** cover an **emergency** relating to blocked waste pipes. **We'll** also cover damage to waste pipes that's caused a blockage or a leak. Below is a list of **emergencies you** are covered for. • Blocked sinks • Blocked or leaking waste pipes • Blocked rainwater drains • Blocked bath, toilet or external drainage • Blocked or leaking soil vent pipes (pipes that carry waste water to the underground drainage system)	Repairs to drains that are the responsibility of the local water authority (even if they are within the boundaries of **your home**). Shared soil pipes (even if they are within the boundaries of **your home**). Repairing or replacing: • Manholes, soakaways, cesspits, guttering and downpipes. • Treatment plants and their outflow pipes. • Any part of the drain which doesn't totally block the drain. Clearing or emptying septic tanks. Regular cleaning or descaling of **your** drains. Repairing or unblocking drains which are used for commercial purposes. Making access to drain systems, such as manhole covers, that have been built over. Clearing drains due to installation faults or misuse of drains. This includes flushing baby wipes down the toilet or putting cooking oil down the drain.	✓	✓

Guide to your Home Emergency cover / Home Emergency Extra cover (cont.)

What is covered	What is not covered	HEC	HEX
Windows, doors and locks **We'll** cover **temporary repairs** to damaged external windows and doors if **your home** is not safe or secure. **We'll** use boarding or a similar material to solve the immediate security risk. **We'll** also cover gaining access to **your home** following damage to the lock of the external doors. **We'll** cover damage to locks on external windows and doors if **your home** is not safe or secure.	Double glazing where one pane is broken but the other is intact and the **home** is therefore secure. Internal doors and windows that do not affect the security and safety of the property. Replacing lost or stolen keys.	✓	✓
Electrics **We'll** cover complete failure of the electricity supply in **your home** if **your home** is unfit to live in.	Repairing or replacing electrical appliances. Electrical wiring and electrical infrastructure, such as mains cables, outside the **home**. Repairing or replacing burglar-alarm, fire-alarm or CCTV systems. Swimming pools and their plumbing or filtration systems. Electric showers. Replacing light bulbs or fuses in plugs.	✗	✓
Roofing **We'll** cover an **emergency** relating to the roof if water is entering the property due to **storm** or bad weather. **We'll** pay for a **temporary repair** using a tarpaulin or similar material.	Repositioning tiles (unless this is the only way to contain the **emergency**). Damage due to poor roof maintenance or wear and tear. Damage caused to property or contents as a result of water entering **your home**.	✗	✓
Pests If there's evidence of an infestation in **your home**, **we'll** provide cover getting rid of the following: • Rats and mice. • Wasps and hornets. • Grey squirrels. • Cockroaches.	Pests found outside **your home**. Getting rid of any pests not listed under this cover.	✗	✓

Guide to your Home Emergency cover / Home Emergency Extra cover (cont.)

What is covered	What is not covered	HEC	HEX
Internal gas pipes **We'll** cover a leak from the gas supply pipe in **your home**, between the meter and a gas appliance. When the National Gas Emergency Service have found and isolated the source of a leak, **we'll** repair or replace the section of pipe. If **you** think **you** have a gas leak, **you** should immediately call the National Gas Emergency Service on **0800 111 999**.	Restoring the gas supply after a **temporary repair**. **Your** supplier will be able to arrange this for **you**. Corrosion of the gas supply pipe due to wear and tear or methods used to conceal the pipework. For example, from being under a concrete floor without adequate protection.	✗	✓

General exclusions of your Home Emergency cover and Home Emergency Extra cover

We won't cover the following.

1. Any **emergency** not reported to **us** within 48 hours of **you** discovering it.
2. Loss or damage arising from an **emergency** which **you** knew about before the date this cover started.
3. Costs for repairs, parts or services that **you** can't provide full evidence for.
4. The utility company disconnecting or interrupting **your** supply, or any equipment or services which the utility company is responsible for.
5. Any **emergency** in a **home** that has been **unoccupied** for more than 60 days in a row.
6. Any defect, damage or failure caused by:
   - Any modification or attempted repair which **you** or anyone **you** have appointed made.
   - Not meeting industry recognised standards.
   - Malicious actions, misuse or negligence.
7. Any loss or damage caused by any form of **subsidence**, the bedding down of new structures, demolition, alterations to **your home**, or defective products being used.
8. Carrying out normal maintenance to **your home**.
9. Replacing items that wear out over time or immediately replacing parts on a like-for-like basis (that is, replacing an item or part with the same type of item or part).
10. Loss or damage if **you** have previously been advised to carry out work which would have avoided **your emergency**. **We'll** ask for proof that this work was completed.
11. The cost of work to find the source of the **emergency**.
12. Removing or disturbing asbestos to complete **temporary repairs** or, boiler inspections.
13. Any work, including work in **your home**, where **our contractors** aren't able to work, due to:
    - Health and safety regulations.
    - Risk assessments.

Guide to your Home Emergency cover / Home Emergency Extra cover (cont.)

General conditions of your Home Emergency cover and Home Emergency Extra cover

1. Other insurance

If **you** have any other insurance policy that also provides cover for **your** claim, **you** must give **us** full details of that policy. In this case, **we** won't pay more than **our** share of any claim.

2. Parts availability

The availability of parts is an important factor in carrying out **temporary repairs**. If **our contractor** does not carry the parts needed, **we** will do all **we** reasonably can to find and install parts from **our** approved suppliers.

If **we** can't replace parts on a like-for-like basis, **we'll** find a suitable alternative. Sometimes there may be delays due to circumstances beyond **our** control. **We'll** keep **you** informed throughout **your** claim if this happens.

There may also be times when parts are no longer available. If this happens, **we'll** make sure **your home** is safe. **We** can then arrange for a quotation for a suitable replacement item for **you** to buy and pay for.

3. How to make a claim

Claims under this section can only be made by **you** or someone **you** have authorised to call on **your** behalf. **You** can't claim for the first seven days, unless **you** are renewing an existing policy.

To make a claim **you** can go through 'My Account' on **our** website. Alternatively, call **our** 24-hour **emergency** helpline on **0345 609 4375**, the helpline is open every day of the year. **You** must report **your** claim within 48 hours of discovery.

When **you** call **us**, **you'll** need the **policyholder's** name, **home** address and the policy number. **We** might also need to know the make and model of **your** boiler.

4. How we will settle your claim

When **you** contact **us**, **we'll** tell **you** how to immediately protect **you**, **your home** and anyone who lives in it. **We'll** then either arrange for one of **our contractors** to get in touch with **you** or settle **your** claim on a **reimbursement basis**.

We, along with **our contractors**, will manage **your** claim and keep **you** updated at all times. **We** will monitor the progress of the repair through regular contact with **our contractor** and contact **you** to make sure all the agreed work has been completed.

We'll organise an emergency call-out, labour, parts and materials to carry out a **temporary repair**.

Once **we** have carried out a **temporary repair**, **you** should arrange and pay for a permanent repair as soon as possible. Permanent repairs are not covered under this policy.

We won't pay for any loss or damage caused by the **emergency**. The loss or damage may be covered under **your associated home cover**.

We'll refuse to provide a repair service if **you** are aggressive towards **our contractors** or staff. **We'll** also refuse to deal with the claim if **you** don't give **our contractors** or staff access to **your home** at a reasonable time.

Claims over £500 on Home Emergency cover, or over £1,000 on Home Emergency Extra cover

If the **temporary repair** costs more than the cover limit, **we'll** settle **your** claim on a **reimbursement basis**. **You'll** need to pay any amount over the cover limit.

Guide to your Home Emergency cover / Home Emergency Extra cover (cont.)

Reimbursement basis

We may find it difficult to arrange one of **our contractors** to deal with **your emergency**. This can happen when:

- There's very high demand, bad weather or industrial action.
- Parts or a specialist aren't available.

If this happens, **we** may agree to pay **your** claim on a **reimbursement basis**.

5. Cancelling your cover

Your cancellation rights

If **you** have a Gold policy, Home Emergency cover is included as standard. **You** can only cancel this product if **you** also cancel **your associated home cover**.

If **you** have a Platinum policy, Home Emergency Extra cover is included as standard. **You** can only cancel this product if **you** also cancel **your associated home cover**.

If **you** have added Home Emergency cover or Home Emergency Extra cover to **your associated home cover** as an additional extra, this will be noted as 'Policy Upgrade' on **your** Home Policy Schedule. **You** can cancel the emergency cover within 14 days of receiving **our** letter or email confirming that the cover has been added to **your associated home cover**. **You** will receive a full refund of **your** extra premium for the emergency cover.

If **you** want to cancel, **you** can write to **us** at: **EUI Limited**, Ty Admiral, David Street, Cardiff, CF10 2AA. **You** can also contact **us** by telephone on **0333 220 2003**.

If **you** cancel after 14 days, **we** will keep a proportion of the premium for each day **you** have been covered.

If a claim was made during the **period of insurance**, **you** must pay the full premium and **you** won't get any refund.

6. Our right to cancel your cover

We will cancel this emergency cover if:

- **Your associated home cover** is cancelled.
- **We** find out that any claim under this cover is fraudulent in any way.
- **You've** been abusive, threatening or aggressive towards, **our** staff or **our contractor**.

If **we** cancel **your** cover, **we'll** keep a proportion of the premium for each day **you've** been covered. If **you** made a claim during the **period of insurance**, **you** must pay the full premium and won't receive any refund. If there's been any fraud, **we'll** try to recover any amounts **we've** paid and will not return any premium.

We will not pay a claim:

- Which is in any way fraudulent, false, exaggerated or misleading.
- Which **you** or anyone acting for **you** has made in a fraudulent or false way.
- If **we** have been given a false statement or any documents which are false or stolen.

If this happens, this cover, and all other policies managed by **us**, will be cancelled or declared void. This means **we'll** consider the policy to have never existed. **We'll** try to recover any amounts that **we** have paid and will not return any premium.

Guide to your Home Emergency cover / Home Emergency Extra cover (cont.)

More information about your Home Emergency cover and Home Emergency Extra cover

How to make a complaint

Please see the ‘How to make a complaint’ section at the end of this guide for details of how to make a complaint.

Financial Services Compensation Scheme (FSCS)

Admiral Insurance (Gibraltar) Limited is a member of the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers of financial services firms if those firms can’t meet their legal responsibilities. If this happens, **you** may be entitled to claim compensation. **You** can get more information at www.fscs.org.uk.

Service provider and insurer

EUI Limited arrange and manage the cover. Sedgwick International UK will act as a service provider for handling claims.

EUI Limited is authorised and regulated by the Financial Conduct Authority (registration number 309378).

This cover is underwritten by Admiral Insurance (Gibraltar) Limited of 2Aa 2nd Floor, Leisure Island Business Centre, 23 Ocean Village Promenade, Ocean Village, Gibraltar, GX11 1AA. This means they provide the insurance cover.

Admiral Insurance (Gibraltar) Limited is authorised and regulated by the Gibraltar Financial Services Commission (incorporation number 85455).

Admiral Insurance (Gibraltar) Limited is authorised by the Prudential Regulation Authority, regulated by the Financial Conduct Authority, and regulated in part by the Prudential Regulation Authority (firm reference number 220858).

You can check these details by visiting the Financial Services Register at www.fca.org.uk/register. **You** can also ask **us** for information about how **we** are regulated by the Prudential Regulation Authority.

Relevant law and language

Your cover is governed by English Law. **You** and **we** agree that any legal action relating to it will be settled in the English courts. All communication about **your** cover will be in English.

Your policy represents the entire agreement between **you** and **us** for Home Emergency cover and Home Emergency Extra cover.

Data protection

For information about how **we** will process **your** personal information, go to www.admiral.com/your-privacy-and-security/

Recording phone calls

To help **us** provide a quality service, **we** may record **your** phone calls. **We’ll** only share details of calls with partner organisations directly relevant to the **temporary repair** service **we** provide.

By taking out Home Emergency cover or Home Emergency Extra cover, **you** agree that **we** may do the following.

- Give **your** personal information relating to **your** Home Emergency cover or Home Emergency Extra cover cover to companies within the EUI Limited group of companies and to Sedgwick International UK. Those companies may provide **your** personal information to **our** service providers and agents if necessary and as allowed by law.

Guide to your Home Emergency cover / Home Emergency Extra cover (cont.)

- Monitor and record **your** phone calls for the purpose of managing **your** cover and maintaining customer service. Sedgwick International UK may also monitor and record **your** phone calls.

If **you** want to know what information **we** and Sedgwick International UK hold about **you**, please write to:

Head of Central Quality
Admiral
Ty Admiral
David Street
Cardiff
CF10 2EH.

At all times, **we** will be the data controller. This means **we** are responsible for how and why **your** personal information is collected used and held. Sedgwick International UK will be the data processor. This means they are responsible, on **our** behalf, for correctly processing **your** personal information.

Plain English Campaign's Crystal Mark does not apply to this Family Legal Protection section.

Guide to your Family Legal Protection

This cover is only included if shown on your Home Policy Schedule. This is an optional policy upgrade on Admiral and Gold but included as standard on Platinum.

About ARAG

ARAG Legal Expenses Insurance Company Limited ('**ARAG**') is the underwriter and provides the legal protection insurance and additional services under the Family Legal Protection cover. If **your** policy started or renewed before 1st September 2022, please refer to the previous policy booklet available on the Admiral website at www.admiral.com.

Telephone helplines

You can contact **our** call centre 24 hours a day, seven days a week. However, **we** may need to arrange to call **you** back depending on **your** enquiry. To help **us** check and improve **our** service standards, **we** may record all calls. When phoning, please tell **us your** policy number and that **you** are insured under an Admiral Family Legal Protection policy.

Legal advice service 0117 927 1852

We provide confidential advice over the phone on any personal legal issue, under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, the Isle of Man, Channel Islands, Switzerland and Norway.

Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am-5pm, Monday to Friday, excluding public and bank holidays. If you call outside these times, a message will be taken, and a return call arranged within the operating hours.

Tax advice service 0117 927 1852

We offer confidential advice over the phone on personal tax matters in the UK.

Tax advice is provided by tax advisers 9am-5pm, Monday to Friday, excluding public and bank holidays. If you call outside these times, a message will be taken, and a return call arranged within the operating hours.

Personal Cyber and Identity Theft Helpline 0333 7777 387

We will provide **you** with unlimited access to experienced fraud and cyber specialists who can assist **you** with issues including, **identity theft**, fraudulent fund transfer, cyber extortion, financial loss, breach of personal information and cyber bullying.

The helpline is open 24 hours per day. It is closed on 25th December and 1st January.

The helpline can assist **you** with, documenting evidence, notifying authorities, liaising with banks and financial service providers to help attempt to recover any lost monies, filling reports, determining if data back-ups are available, securing accounts, assisting with password changes, and providing advice on protection.

We make no guarantee that the helpline will be able to resolve **your** issue. The helpline is unable to assist with any matters relating to **your** business or professional activities. They will also be unable to help with issues that began before **your associated home policy** started.

Counselling service 0344 893 9012

We will provide **you** with a confidential counselling service over the phone if **you** are aged 18 or over (or aged between 16 and 18 and in full-time employment). This includes, where appropriate, referral to relevant voluntary or professional services. **You** will pay any costs for using the services to which **we** refer **you**.

Guide to your Family Legal Protection (cont.)

This helpline is open 24 hours a day, seven days a week.

Admiral's Legal Depot

Admiral's Legal Depot contains a range of regularly updated legal guides, document builders, interactive checklists and videos to help **you** with family, employment and consumer issues.

Whether **you** want to challenge an employment decision, apply for flexible working rights, contest a parking ticket or create a will, Admiral's Legal Depot has everything **you** need to get started.

How do I get started?

Visit www.legaldepot.admiral.com and use the voucher code sent to **you** via email or call **0117 927 1852** for access.

We cannot accept responsibility if the helpline services are unavailable for reasons **we** cannot control.

Helping you with your legal problems

If **you** wish to speak to **our** legal teams about a legal problem, please phone **us** on **0117 927 1852**. **We** will ask **you** about **your** legal issue and, if necessary, call **you** back to give **you** legal advice.

When you need to make a claim

If **your** issue cannot be dealt with through legal advice and needs to be dealt with as a potential claim under this section, phone **us** on **0117 927 1852** and **we** will give **you** a reference number. At this point **we** will not be able to tell **you** whether **you** are covered, but **we** will pass the information **you** have given **us** to **our** claims handling teams and explain what to do next.

Please do not ask for help from a lawyer, accountant or anyone else before **we** have agreed that **you** should do so. If **you** do, **we** will not pay the costs involved even if **we** accept the claim.

About your Family Legal Protection cover

To make sure **you** get the most from **your** Family Legal Protection cover provided by **ARAG**, please take time to read this section which explains the contract between **you** and **us**.

We agree to provide the insurance described in this section, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this section, provided that:

1. **reasonable prospects** (51% or more), exist for the duration of the claim
2. the **date of occurrence** of the insured incident is during the **insured period**
3. any legal proceedings, or any other proceeding to resolve the insured incident will be dealt with by a court, or other body which **we** agree to, within the **countries covered**, and
4. the insured incident happens within the **countries covered**.

What we will pay

Following an **insured incident we** will pay an **appointed representative** to act on **your** behalf. This includes any **costs and expenses** incurred, subject to the following:

a. the most **we** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £100,000

b. the most **we** will pay in **costs and expenses** is no more than the amount **we** would have paid to a **preferred law firm**. The amount **we** will pay a law firm (where acting as an **appointed representative**) is currently £100 per hour. This amount may vary from time to time

Guide to your Family Legal Protection (cont.)

c. in respect of an appeal or the defence of an appeal, **you** must tell **us** within the time limits allowed that **you** want to appeal. Before **we** pay the **costs and expenses** for appeals, **we** must agree that **reasonable prospects** exist

d. for an enforcement of judgment to recover money and interest due to **you** after a successful claim under this section, **we** must agree that **reasonable prospects** exist, and

e. where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **we** will pay in **costs and expenses** is the value of the likely award.

What we will not pay

In the event of a claim, if **you** decide not to use the services of a **preferred law firm**, **you** will be responsible for any costs that fall outside the **ARAG Standard Terms of Appointment**, and these will not be paid by **us**.

The following words have these meaning wherever they appear in this section in **bold**:

Appointed representative The **preferred law firm**, law firm, accountant or other suitably qualified person **we** will appoint to act on **your** behalf.

Associated home policy The valid home insurance policy arranged by EUI Limited which has been taken out by **you**. For policies with multiple homes, Family Legal Protection will be confirmed on the Home Policy Schedule for each home

Costs and Expenses

a. All reasonable and necessary costs chargeable by the **appointed representative** and agreed by **us** in accordance with the **ARAG Standard Terms of Appointment**.

b. The costs incurred by opponents in civil cases if **you** have been ordered to pay them, or **you** pay them with **our** agreement.

Countries covered The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

ARAG Standard Terms of Appointment The terms and conditions (including the amount **we** will pay to an **appointed representative**) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee). Where a law firm is acting as an **appointed representative** the amount is currently £100 per hour. This amount may vary from time to time.

Date of occurrence

a. For civil cases (other than as specified under (c) below), the date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the **date of occurrence** is the date of the first of these events. (This is the date the event happened, which may be before the date **you** first became aware of it.)

b. For criminal cases, the date **you** began, or are alleged to have begun, to break the law.

c. For insured incident Tax, the date when HM Revenue & Customs first notifies **you** in writing of its intention to make an enquiry

Identity theft The theft or unauthorised use of **your** personal identification which has resulted in the unlawful use of **your** identity.

Insured period From the date Family Legal Protection was added to the **associated home policy** until its renewal or cancellation. As long as the policyholder remains eligible, this policy will automatically renew with the **associated home policy** unless **you** inform EUI Limited otherwise.

Guide to your Family Legal Protection (cont.)

Preferred law firm A law firm or barristers' chambers **we** choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with **your** claim and must comply with **our** agreed service standard levels, which **we** audit regularly. They are appointed according to the **ARAG Standard Terms of Appointment**.

Reasonable prospects For civil cases, the prospects that **you** will recover losses or damages (or obtain any other legal remedy that **we** have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. **We**, or a **preferred law firm** on **our** behalf, will assess whether there are **reasonable prospects**.

Vehicle cloning Illegal use of **your** motor vehicle's registration details.

We, us, our, ARAG **ARAG** Legal Expenses Insurance Company Limited

You, your The person who has taken out this policy (the policyholder) and any member of their family who always lives with them. This includes students temporarily living away from home and unmarried partners. Anyone claiming under this section must have the policyholder's agreement to claim.

Guide to your Family Legal Protection (cont.)

What is covered	What is not covered
Consumer disputes A contractual dispute arising from an agreement or an alleged agreement which **you** have entered into in a personal capacity for: a. buying or hiring in goods or services b. selling goods c. buying or selling **your** principal home. Please note that: i. **you** must have entered into the agreement or alleged agreement during the **insured period**, and ii. the amount in dispute must be more than £250 (including VAT).	A claim relating to the following: a. the settlement payable under an insurance policy (**we** will cover a dispute if **your** insurer refuses **your** claim, but not for a dispute over the amount of the claim) b. a dispute arising from any loan, mortgage, pension, investment or borrowing c. a dispute over the sale, purchase, terms of a lease, licence, or tenancy of land or buildings (other than disputes arising from **you** buying or selling **your** principal home). However, **we** will cover a dispute with a professional adviser in connection with these matters d. a motor vehicle owned by or hired or leased to **you** (please refer to insured incident **Motor contract disputes**).
Motor contract disputes A contractual dispute arising from an agreement or an alleged agreement which **you** have entered into in a personal capacity for: a. buying, selling, hiring or insurance of a motor vehicle or its spare parts or accessories b. service, repair or testing of a motor vehicle. Please note that: i. (I) **you** must have entered into the agreement or alleged agreement during the **insured period**, and ii. (II) the amount in dispute must be more than £250 (including VAT)	The settlement payable under an insurance policy (**we** will cover a dispute if **your** insurer refuses **your** claim, but not for a dispute over the amount of the claim).
Personal injury A specific or sudden accident that causes **your** death or bodily injury to **you**. Please note that **we** will not defend **your** legal rights, but **we** will cover defending a counter-claim.	A claim relating to the following: a. illness or bodily injury that happens gradually b. psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to **you** c. clinical negligence (please refer to insured incident Clinical negligence).
Clinical negligence An identified negligent act of surgery or identified negligent clinical or medical procedure, which causes death or bodily injury to **you**.	A claim relating to the following: a. the failure or alleged failure to correctly diagnose **your** condition b. psychological injury or mental illness that is not associated with **you** having suffered physical bodily injury

Guide to your Family Legal Protection (cont.)

What is covered	What is not covered
Employment disputes A dispute relating to **your** contract of employment. Please note that a dispute is deemed to have occurred once all employer's disciplinary hearings and internal grievance procedures have been completed.	A claim relating to the following: a. any claim relating solely to personal injury (please refer to insured incident Personal injury) b. a settlement agreement while **you** are still employed.
Property disputes A civil dispute relating to **your** principal home or personal possessions that **you** own or are responsible for, following: a. an event which causes physical damage to such property but the amount in dispute must be more than £100. Please note **we** will not defend **your** legal rights but **we** will cover defending a counter-claim. b. a legal nuisance (meaning any unlawful interference with the use or enjoyment of land, or some right over, or in connection with it) c. a trespass Please note **you** must have, or there must be **reasonable prospects** of establishing **you** have, the legal ownership or right to the land or personal possessions that are the subject of the dispute.	A claim relating to the following: a. a contract **you** have entered into b. any building or land except **your** main home c. someone legally taking **your** property from **you**, whether **you** are offered money or not, or restrictions or controls placed on **your** property by any government or public or local authority d. work done by, or on behalf of, any government or public or local authority unless the claim is for accidental physical damage e. mining subsidence f. adverse possession (meaning the occupation of any building or land either by someone trying to take possession from **you** or of which **you** are trying to take possession) g. the enforcement of a covenant by or against **you**.
Tax A comprehensive examination by HM Revenue & Customs that considers all areas of **your** self assessment tax return, but not enquiries limited to one or more specific area. Provided that: **You** have taken reasonable care to ensure that all returns are complete and correct and are submitted within the statutory time limits allowed.	a. Any claim if **you** are self-employed, or a sole trader, or in a business partnership. b. An investigation or enquiries by HM Revenue & Customs Specialist Investigations or the HM Revenue & Customs Prosecution Office.
Probate **Costs and expenses** to pursue **your** legal rights in respect of a probate dispute involving the will of **your** parents, grandparents, children, step-children or adopted children where **you** are contesting a will as a named beneficiary, or as a member of a class of beneficiaries with an immediate interest.	Claims in respect of any dispute where a will has not been previously made or concluded or cannot be traced (Intestate).

Guide to your Family Legal Protection (cont.)

What is covered	What is not covered
Personal identity fraud 1. Following a call to the Personal Cyber and Identity Theft Helpline **we** will assign a personal caseworker who will provide phone advice and a personal action plan to help regain **your** identity. 2. If **you** become a victim of **identity theft**, **we** will pay the costs **you** incur for phone calls, faxes or postage to communicate with the police, credit agencies, financial service providers, other creditors or debt-collection agencies. **We** will also pay the cost of replacement documents to help restore **your** identity and credit status. 3. Following **your identity theft we** will pay: a. **costs and expenses** to reinstate **your** identity including costs for the signing of statutory declarations or similar documents b. **costs and expenses** to defend **your** legal rights in a dispute with debt collectors or any party taking legal action against **you** arising from or relating to **identity theft** c. loan-rejection fees and any re-application administration fee for a loan when **your** original application has been rejected. Please note that: i. **you** must notify **your** bank or building society as soon as possible ii. **you** must tell **us** if **you** have previously suffered **identity theft**, and iii. **you** must take all reasonable action to prevent continued unauthorised use of **your** identity.	A claim relating to the following: a. fraud committed by anyone entitled to make a claim under this section b. losses arising from **your** business activities.
Jury service **Your** absence from work: a. to attend any court or tribunal at the request of the **appointed representative** b. to perform jury service c. to carry out activities specified in **your identity theft** action plan under insured incident Personal identity fraud. The maximum **we** will pay is **your** net salary or wages for the time that **you** are absent from work less any amount the court gives **you**.	Any claim if **you** are unable to prove **your** loss

Guide to your Family Legal Protection (cont.)

What is covered	What is not covered
Vehicle cloning If **you** are concerned that **you** may have become a victim of **vehicle cloning**, please call the Legal Advice helpline on **0117 927 1852** who can provide telephone advice, including any action **you** may need to take: a. **We** will pay the costs that **you** incur for phone calls, faxes or postage to communicate with the police, the Driver and Vehicle Licensing Agency (DVLA), credit agencies, financial service providers including **your** motor insurer and other creditors or debt-collection agencies. b. **Costs and expenses** to defend **your** legal rights arising from the **vehicle cloning** of **your** vehicle. Please note that: **You** must notify **us**, the police, the DVLA, and any party with an interest in **your** motor vehicle such as the motor insurer, or leasing or finance company as soon as possible once **you** become aware that such illegal use has occurred.	a. Illegal use of the motor vehicle's registration details by anyone entitled to make a claim under this section. b. Losses arising from **your** business.

General Exclusions

We will not pay for the following:

1. Late reported claims

A claim where **you** have failed to notify **us** of the **insured incident** within a reasonable time of it happening and where this failure adversely affects the **reasonable prospects** of a claim, or **we** consider **our** position has been prejudiced.

2. Costs we have not agreed

Costs and expenses incurred before **our** written acceptance of a claim.

3. Court awards and fines

Fines, penalties, compensation or damages that a court or other authority orders **you** to pay.

4. Legal action we have not agreed

Any legal action **you** take that **we** or the **appointed representative** have not agreed to, or where **you** do anything that hinders **us** or the **appointed representative**.

5. Defamation

Any claim relating to written or verbal remarks that damage **your** reputation.

6. A dispute with ARAG

A dispute with **us** or Admiral Insurance Services. For disagreements with **us** about the handling of a claim refer to condition 8 of this section.

7. Judicial review

Costs and expenses arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.

Guide to your Family Legal Protection (cont.)

8. Nuclear, war and terrorism risks

A claim caused by, contributed to by, or arising from:

a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel

b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it

c. war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup, or any other act of terrorism or alleged act of terrorism as defined in the Terrorism Act 2000

d. pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

9. Litigant in person

Any claim where **you** are not represented by a law firm, barrister or tax expert.

Important conditions of your Family Legal Protection Cover

Your Legal Representation

a. On receiving a claim, if legal representation is necessary, **we** will appoint a **preferred law firm** as **your appointed representative** to deal with **your** claim. They will try to settle **your** claim by negotiation without having to go to court.

b. If the appointed **preferred law firm** cannot negotiate settlement of **your** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then **you** may choose a law firm to act as the **appointed representative**.

c. If **you** choose a law firm as **your appointed representative** who is not a **preferred law firm**, **we** will give **your** choice of law firm the opportunity to act on the same terms as a **preferred law firm**. However, if they refuse to act on this basis, the most **we** will pay is the amount **we** would have paid if they had agreed to the **ARAG Standard Terms of Appointment**. The amount **we** will pay a law firm (where acting as the **appointed representative**) is currently £100 per hour. This amount may vary from time to time.

d. The **appointed representative** must cooperate with **us** at all times, and must keep **us** up to date with the progress of the claim

Your Responsibilities

a. **You** must co-operate fully with **us** and the **appointed representative**.

b. **You** must give the **appointed representative** any instructions that **we** ask **you** to

Offers to Settle a Claim

a. **You** must tell **us** if anyone offers to settle a claim. **You** must not negotiate or agree to a settlement without **our** written consent.

b. If **you** do not accept a reasonable offer to settle a claim, **we** may refuse to pay further **costs and expenses**.

c. **We** may decide to pay **you** the reasonable value of **your** claim, instead of starting or continuing legal action. In these circumstances **you** must allow **us** to take over and pursue or settle any claim in **your** name. **You** must also allow **us** to pursue at **our** own expense and for **our** own benefit, any claim for compensation against any other person and **you** must give **us** all the information and help **we** need to do so

Guide to your Family Legal Protection (cont.)

Assessing and Recovering Costs

a. **You** must instruct the **appointed representative** to have **costs and expenses** taxed, assessed or audited if **we** ask for this.

b. **You** must take every step to recover **costs and expenses** and court attendance and jury service expenses that **we** have to pay and must pay **us** any amounts that are recovered

Cancelling an Appointed Representative's Appointment

If the **appointed representative** refuses to continue acting for **you** with good reason, or if **you** dismiss the **appointed representative** without good reason, the cover **we** provide will end immediately, unless **we** agree to appoint another **appointed representative**.

Withdrawing Cover

If **you** settle or withdraw a claim without **our** agreement, or do not give suitable instructions to the **appointed representative**, **we** can withdraw cover and will be entitled to reclaim from **you** any **costs and expenses we** have paid.

Expert Opinion

We may require **you** to get, at **your** own expense, an opinion from an expert that **we** consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by **us** and the cost agreed in writing between **you** and **us**. Subject to this, **we** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence.

Arbitration

If there is a disagreement about the handling of a claim and it is not resolved through **our** internal complaints procedure the Financial Ombudsman Service may be able to help. This is a free arbitration service for eligible complaints. (Details available from www.financial-ombudsman.org.uk) If the dispute is not covered by the Financial Ombudsman Service there is a separate arbitration process available. The arbitrator will be a jointly agreed barrister, solicitor or other suitably qualified person. If there is a disagreement over the choice of arbitrator, **we** will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between the parties or one party may pay all the costs.

Keeping to the Terms of This Section

You must:

a. keep to the terms and conditions of this section

b. take reasonable steps to avoid and prevent claims

c. take reasonable steps to avoid incurring unnecessary costs

d. send everything **we** ask for, in writing, and

e. report to **us** full and factual details of any claim as soon as possible and give **us** any information **we** need.

Fraudulent Claims

We will, at **our** discretion, void this section (make it invalid) from the date of claim, or alleged claim, and/or **we** will not pay the claim if:

a. a claim **you** have made to obtain benefit under this section is fraudulent or intentionally exaggerated; or

b. a false declaration or statement is made in support of a claim.

Guide to your Family Legal Protection (cont.)

Claims Under This Section by a Third Party

Apart from **us**, **you** are the only person who may enforce all or any part of this section and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third-party rights or interest.

Other Insurances

If any claim covered under this section is also covered by another policy, or would have been covered if this policy did not exist, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

Law

This section is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where **you** normally live. Otherwise, the law of England and Wales applies.

All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

Cancellation of your Family Legal Protection Cover

Your cancellation rights

If Family Legal Protection is listed as a 'Policy Upgrade' in the 'Description of Your Home Insurance Cover' section of **your** Home Policy Schedule, **you** may cancel this product and receive a full refund if **you** inform Admiral within 14 days from receipt of the confirmation letter or email. Should **you** cancel outside the 14 days, **you** will be charged on a daily pro rata basis for the time **you** have had on cover.

If a claim is made or has arisen during the **insured period**, the full premium is payable and no refund will be given. Please contact EUI Limited, Ty Admiral, David Street, Cardiff CF10 2AA or call **0333 220 2003**.

If Family Legal Protection is listed as 'Included' in the 'Description of Your Home Insurance Cover' section of **your** Home Policy Schedule, **you** may only cancel this product if **your** Home Insurance policy is also cancelled. Please refer to 'Cancelling **your** policy' under the General Conditions to **your** Home Insurance section.

Our cancellation rights

We may cancel this policy at any time by sending 7 days notice in writing to **your** last known address if:

- **you** are in breach of any of the conditions of **your** cover
- **you** fail to respond to written requests for further information or documentation
- **you** deliberately provide inaccurate information about **your** residency.

If **your associated home policy** is cancelled, this product will also be cancelled. If **we** cancel **your** cover, **you** will be charged on a daily pro rata basis for the time **you** have had on cover.

How to make a Family Legal Protection complaint

We always aim to give **you** a high quality service.

If **you** think **we** have let **you** down, **you** can contact **us** by:

- phoning **0344 893 9013**
- emailing **customer-relations@arag.co.uk**
- writing to the **Customer Relations Department | ARAG Legal Expenses Insurance Company Limited | ARAG House | Quay Side | Temple Back | Bristol | BS1 6NH**
- completing **our** online complaint form at www.arag.co.uk/complaints

Guide to your Family Legal Protection (cont.)

Further details of **our** internal complaint-handling procedures are available on request.

If **you** are not happy with the complaint outcome or if **we**'ve been unable to respond to **your** complaint within 8 weeks, **you** may be able to contact the Financial Ombudsman Service for help. This is a free arbitration service for eligible complaints. (Details available from www.financial-ombudsman.org.uk)

You can contact them by:

- phoning **0800 023 4567** (free from mobile phones and landlines) or **0300 123 9123**
- emailing **complaint.info@financial-ombudsman.org.uk**
- writing to **The Financial Ombudsman Service | Exchange Tower | London | E14 9SR**

Further information is available on their website:
www.financial-ombudsman.org.uk

Using this service does not affect **your** right to take legal action.

Extra information about your Family Legal Protection

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). Compensation from the scheme may be claimed if **we** cannot meet **our** obligations. This will be dependent on the type of business and the circumstances of the claim. More information on the compensation scheme arrangements can be found on the FSCS website, **www.fscs.org.uk**

Privacy and Data Protection Notice

To comply with data protection regulations, **we** are committed to processing personal information fairly and transparently. This section is designed to provide a brief understanding of how **we** collect and use this information. A full copy of **our** privacy notice can be found on **our** website **- www.arag.co.uk/legal/privacy-statement**. If **you** require a written copy of **our** privacy notice, please email **dataprotection@arag.co.uk**.

1. How we collect your information

We will either collect information directly from **you**, from someone who has authority to make a claim on **your** behalf, or via **our** partners when **you**:

- purchase a **ARAG** product;
- request or obtain a quote;
- use **your** policy, such as making a claim or use one of **our** helplines;
- request an update on **your** claim;
- make a complaint;
- use **our** websites;
- contact **ARAG** or one of its partners by telephone, by post or email, or when **you** communicate via online channels.

Types of information **we** will typically ask for include basic personal details such as **your** name, address, e-mail address, telephone number, date of birth or age and marital status. **We** will also need details of **your** claim, which may include sensitive personal information depending on the nature of **your** claim. **We** will always be clear why **we** need this information and the purposes for which **we** will use it.

Guide to your Family Legal Protection (cont.)

2. How we will use your information

We will use **your** information to:

- manage **your** policy;
- manage **your** claim, including -providing updates and in order to make decisions relating to policy coverage;
- provide **you** with the services outlined in **your** policy;
- handle complaints;
- provide quotes and sell policies.

Where **we** use trusted third parties to provide services under **your** policy **your** information will be shared outside of the **ARAG** Group. **We** will also share information with **your** insurer or insurance intermediary where it is necessary to manage **your** policy. For more information about how **we** use **your** information, including how **your** information is shared outside of the **ARAG** Group please visit **our** website **www.arag.co.uk/privacy**.

Your information may be disclosed when **we** believe in good faith that the disclosure is:

- required by law; or
- to protect the safety of **our** employees, the public or **ARAG** UK Group property; or
- required to comply with a judicial proceeding, court order or legal process; or
- in the event of a merger, asset sale, or other related transaction; or
- for the prevention or detection of crime (including fraud).

3. What is our legal basis for processing your information?

We will use **your** information:

- because it is necessary for the performance of **our** contract with **you** or to take steps to enter into a contract with **you**;
- in order to comply with **our** legal obligations;
- because it is in **our** legitimate interests;
- or establishing, exercising or defending any legal claims in relation to **your** policy.

4. What are your rights?

The following rights are available in relation to the handling of personal data:

- the right to access personal data held;
- the right to have inaccuracies corrected for personal data held;
- the right to have personal data held erased;
- the right to object to direct marketing being conducted based upon personal data held;
- the right to restrict the processing for personal data held, including automated decision-making;
- the right to data portability for personal data held.

Guide to your Family Legal Protection (cont.)

Any requests, questions or objections should be made in writing to the Data Protection Officer:

Data Protection Officer
ARAG Legal Expenses Insurance Company Limited
ARAG House
Quay Side
Temple Back
Bristol
BS1 6NH

Or via email: **dataprotection@arag.co.uk**

5. How to make a complaint

If there is any dissatisfaction with the way in which personal data has been processed, the Data Protection Officer can be contacted in the first instance using the details above.

If **you** remain dissatisfied, the Information Commissioner's Office can be approached directly for a decision. The Information Commissioner can be contacted at:

Information Commissioner's Office Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

www.ico.org.uk

Authorisation

ARAG Legal Expenses Insurance Company Limited ('**ARAG**') is the underwriter and provides the legal protection insurance and additional services under **your** policy.

ARAG Head and Registered Office:
ARAG Legal Expenses Insurance Company Limited | ARAG House | Quay Side | Temple Back | Bristol | BS1 6NH

Registered in England and Wales | Company Number 103274 | Website: **www.arag.co.uk**

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

How to make a complaint

At Admiral, **we** are committed to providing the best possible service. However, **we** understand there may be times when **we** do not meet **your** expectations. If **you** are unhappy with anything, **we** want **you** to let **us** know. **We** will always do **our** best to solve any problem fairly.

How to make a complaint

We understand that making a complaint can be stressful. That's why **we** want **you** to be able to complain in any way **you** choose.

Complaint about your home cover

Complaint Manager
Admiral
Ty Admiral
David Street
Cardiff
CF10 2AA

Phone: **0330 333 5888**
Email: customerassurance@admiral.com

Complaint about a claim under home cover

Claims Quality Manager
Admiral Claims Department
Ty Admiral
David Street
Cardiff
CF10 2AA

Phone: **0333 234 7988**
Email: householdclaimsquality@admiralgroup.co.uk

Complaint about your Home Emergency and Home Emergency Extra cover

Complaint Manager
Sedgwick International UK
Oakleigh House
14-16 Park Place
Cardiff
CF10 3DQ

Phone: **0345 609 4375**
Email: HEcomplaints@uk.sedgwick.com

If **you** are not happy with **our** final response, or it has been eight weeks or more since **you** made **your** complaint and **you** have not received a final response from **us**, **you** can refer **your** complaint to the Financial Ombudsman Service (FOS). Their details are as follows.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Phone: **0800 0 234 567** or **0300 123 9 123**
Email: complaint.info@financial-ombudsman.org.uk

For more information about how **we** handle complaints, please ask **us** for a copy of 'Our Guide to Handling your Complaint'.

How we use your personal information

Plain English Campaign's Crystal Mark does not apply to this Privacy and Security Statement section.

For full information on how **we** collect, use and protect **your** personal data please view **our** full privacy statement at:

www.admiral.com/your-privacy-and-security.

If **you** have any questions about how **your** data may be used or would like a written copy of **our** privacy statement, please phone **our** customer service department, or write to **us** at:

Admiral Home
Ty Admiral
David Street
Cardiff
CF10 2EH

If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

Admiral

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