

## Guide to your Home Insurance cover

Includes:

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



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.

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# Welcome to your Home Insurance cover

## Thank you for joining Admiral

This guide describes your Home Insurance cover. Please read it and your Home Policy Schedule and Home Proposal Confirmation.

This policy booklet gives you all the information about your Home Insurance cover. Your Home Policy Schedule shows the level of cover you have and any optional extras you've chosen. This will also include your cover limits and excesses, and any extra conditions that might apply. Your Home Proposal Confirmation shows the information you've given us. If there are any important changes to your policy when it renews, we'll let you know in your renewal documents.

## Levels of cover

There are three levels of cover.

- Admiral
- Gold
- Platinum

Each level has different features and benefits, and you can change your level of cover. 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. If you have a combined buildings and contents policy, you can't mix and match levels.

## Length of your cover

Your Home Policy Schedule shows the length of cover for buildings and contents, and any upgrades you've chosen. This won't be more than 12 months. This cover will automatically be renewed unless we can't cover you, or you tell us not to renew the cover.

## Types of cover

'General conditions that apply to your home policy' and 'what this policy doesn't cover' apply to all sections of your home policy. Extra conditions (endorsements) only apply if they appear in your Home Policy Schedule.

Type of cover	Who is the product for?	Where to find more information
<b>Buildings</b>	This is for customers who need cover for loss or damage to their buildings.	Events covered by your buildings policy on pages 12-14.
<b>Contents</b>	This is for customers who need cover for loss or damage to their contents.	Events covered by your contents policy on pages 19-21.
<b>Home Emergency and Home Emergency Extra cover</b>	This is for customers who need cover for specified events if there's an emergency in their home. This cover arranges and pays for temporary repairs of the damage.	Guide to your Home Emergency and Home Emergency Extra cover on pages 42-53.
<b>Family Legal Protection</b>	This is for customers who need cover for the costs of a solicitor to deal with certain types of disputes.	Guide to your Family Legal Protection on pages 54-65.

## Welcome to your Home Insurance cover (cont.)

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### The policy administrator

All policies must have a policy administrator. The administrator has access to all documents and information for the policy.

The administrator is in charge of:

- All payments, including any made by another person.
- Any overdue payments.
- Making sure all policyholders have access to their policy documents.

Anyone able to make changes to a policy needs to tell the administrator about any changes they make. You can check who can make changes in the 'How to make changes to your policy' section of this booklet, on page 40.

### Single policy

If your policy is for just your home and you're the main policyholder, you'll also be the administrator.

### MultiCover policy

MultiCover is designed to cover a mix of homes, cars and vans under a single policy. The policy may have just homes, or a combination of vehicles and homes.

You get a set of documents for each home, car or van you insure, and they'll each have their own policyholder. The administrator will be one of the policyholders, and they'll be our main point of contact.

If the administrator removes their own home or vehicle from the policy, they must choose another policyholder to take over as the administrator.

### Your contract

By taking out this cover you're entering into two agreements. One agreement is with us, EUI limited, we arrange your policy. You should contact us if you need to make changes, discuss your policy or make a claim. Our address is: EUI Limited, Ty Admiral, David Street, Cardiff, CF102EH. EUI Limited is authorised and regulated by the Financial Conduct Authority (FCA registration number 309378).

The other agreement is with Admiral Insurance (Gibraltar) Limited (AIGL). AIGL underwrite this policy (meaning they provide the insurance cover). We issue this document for AIGL. Their address is: 2Aa 2nd Floor, Leisure Island Business Centre, 23 Ocean Village Promenade, Ocean Village, Gibraltar, GX11 1AA.

AIGL is authorised by the Prudential Regulation Authority. They're regulated by the Financial Conduct Authority, and by the Prudential Regulation Authority. The firm reference number is 220858.

You can ask us for information about how we're regulated or you can check these details at [www.fca.org.uk/register](http://www.fca.org.uk/register).

Nobody else has any rights relating to this contract, including under the Contract (Rights of Third Parties) Act 1999. Unless we've agreed otherwise, this insurance is governed by English Law and all communications will be in English.

### 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](http://Admiral.com/help).

## Welcome to your Home Insurance cover (cont.)



### Adding an extra condition to your policy (endorsements)

We might add an extra condition to your policy. Extra conditions change the normal terms and conditions of your policy. For example, we might ask you to have your home checked if you leave your home unoccupied for a long time. An extra condition might be added or removed when you make a change to your policy or at renewal.

If we add an extra condition to your policy, we'll let you know and include the details in your Home Policy Schedule. If you don't keep to an extra condition, you might not be fully covered, or we might not pay your claim. Please see your Home Policy Schedule to check if any extra conditions apply to your policy.

### How to read this document

We've included a guide to show which policy benefits are included as standard, optional, or not available with the level of cover you've chosen. The tables show this with the following symbols.

 Included
  Optional
  Not Included

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

What is covered	What isn't covered	ADMIRAL	GOLD	PLATINUM
This part of the tables gives information on the cover and has to be read with 'What isn't covered' (to the right).	This part of the table shows what isn't included in your policy.			

## Definitions

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When these words appear in bold in this policy booklet, they'll have the meaning shown below.

### **Accidental breakage**

Sudden, unexpected and visible breakage which wasn't done on purpose. There needs to be a specific, external force that caused the breakage.

### **Accidental damage**

Sudden, unexpected and visible loss or damage which wasn't done on purpose. There needs to be a specific, external force that caused the damage.

### **Buildings**

**Your home** and its permanent fixtures and fittings, including:

- Central-heating systems and fuel-storage tanks.
- Drains, pipes, cables, service tanks and septic tanks.
- Wind turbines, solar panels, electric-vehicle charging points, ground-source and air-source-heating pumps.
- Hot tubs and swimming pools.
- Drives, decking, hard tennis courts, paths, patios and terraces.
- Boundary hedges, fences, garden walls and gates.

### **Business equipment**

Any item that:

- Is used mainly for a profession, business, trade or employment.
- Belongs to an employer.

### **Business reasons**

Activities carried out at **your home** for a business, trade or profession. These activities include, but aren't limited to:

- Meeting business visitors.
- Providing a service.
- Selling or making products.
- Storing stock that's intended to be sold.

Using **your home** for office work or storing **business equipment** isn't a **business reason**.

## Definitions (cont.)

### Contents

Household goods, **high-risk items** and personal belongings which **you** or **your family** own or are legally responsible for. The table below shows what **we** do and don't class as **contents**.

Contents	Not contents
<ul style="list-style-type: none"> <li>Household goods.</li> <li><b>High-risk items.</b></li> <li>Personal belongings</li> <li>Tenant's or leaseholder's fixtures and fittings.</li> <li>Aerials and satellite dishes.</li> <li>Domestic gardening equipment.</li> <li>Ride-on lawnmowers used in the boundaries of the home.</li> <li>Electric mobility carriages and wheelchairs.</li> <li>Golf trolleys controlled by a person on foot.</li> </ul>	<ul style="list-style-type: none"> <li>Any living creature or garden plants.</li> <li>Bicycles.</li> <li>Financial certificates such as shares and bonds, certificates and documents.</li> <li><b>Money</b> and credit cards.</li> <li>Landlord's fixtures and fittings.</li> <li>Any part of the <b>buildings</b>.</li> <li><b>Business equipment</b> and stock.</li> <li><b>Motorised vehicles.</b></li> </ul>

### Excess

The amount **you** need to pay towards any claim. **You** can find **your excesses** in **your** Home Policy Schedule.

### Family

Any relative who permanently lives with **you** at **your home**. This includes **your** husband, wife or partner, children and foster children.

### Heave

The ground under the **buildings** moving upwards because of the soil expanding.

### High-risk items

The following personal belongings 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**. They must be:

- Within the boundaries of the address shown in **your** Home Policy Schedule.
- For private use only.

If **you** have more than one **home** insured, they'll each have their own Home Policy Schedule and Home Proposal Confirmation.

## Definitions (cont.)

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### **Landslip**

Downward movement of sloping ground.

### **Liability**

**Your** legal responsibility to someone else for loss, damage, illness or physical injury.

### **Money**

Any of the following, held for personal or charitable reasons:

- Cash.
- Cheques, postal orders or travellers cheques.
- Current postage stamps.
- National savings certificates or bonds.
- Travel or season tickets.
- Phone cards, gift cards or vouchers.

### **Motorised vehicle**

Any vehicle (and its keys, parts or accessories) that's run or assisted by electricity or mechanics. This includes, but isn't limited to:

- Quad bikes, e-scooters, caravans, trailers, aircrafts and watercrafts.
- Electric bicycles, wheelchairs or mobility scooters, that need a license to be used on the road.

### **Outbuildings**

Permanent structures that can't be moved. They must be:

- Within the boundaries of the address shown in **your** Home Policy Schedule.
- For private use only, and can't be lived in.

Examples of **outbuildings** include garages, sheds, summerhouses or greenhouses. Structures that aren't permanent or can be moved, such as mobile homes or caravans aren't covered.

### **Period of insurance**

The start to the end date of **your** insurance policy. **You** can find this in **your** current Home Policy Schedule or Home Proposal Confirmation.

### **Personal possessions**

Portable items which belong to **you** or **your family** and are designed to be worn or carried.

This includes, but isn't limited to:

- Golf trolleys controlled by a person on foot.
- Wheelchairs or mobility scooters that don't need to be licensed to be used on the road.

### **Specified item**

**High-risk items** which are worth more than £2,000. If **you** specify an item, **we'll** list it in **your** Home Policy Schedule.

## Definitions (cont.)

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### Storm

We class a **storm** to be any of the following:

- 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 even cause damage to well-maintained homes. However, damage caused to homes that haven't been well-maintained, or caused by normal weather or wear and tear, isn't covered. Please see gradual causes on page 34.

### Subsidence

The ground under the **buildings** moving downwards.

### Unoccupied

Unless **we** have agreed otherwise, **we** class **your home** as **unoccupied** if:

- **You** or **your family** haven't moved in within 60 days of **your** home policy start date.
- **You've** permanently moved out to sell or let **your home**.
- It's not live in by **you** or **your family** for more than **your** 'days unoccupied limit'. **You** can find this in **your** Home Policy Schedule.

By 'lived in' **we** mean that **your home** has enough furniture for everyday living, that **you** or **your family** regularly sleep there overnight and do everyday things like cooking and washing.

#### 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** aren't left without cover.

### We, Us

EUI Limited, Ty Admiral, David Street, Cardiff, CF102EH. EUI Limited is authorised and regulated by the Financial Conduct Authority (FCA registration number 309378). EUI Limited arrange and manage this policy.

### You

Anyone named in **your** documents as a policyholder or joint policyholder. **You** can find this in **your** most recent Home Proposal Confirmation.

## How to make a claim

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### Information you'll need to give us

- **Your** personal details, including **your** policy number, so **we** can confirm **your** identity.
- The date, time and details of the incident, including the value of any loss or damage (if **you** know this).
- Details of any person responsible for the incident, any injured person and any witnesses.
- If needed, **we** may ask **you** for a crime reference number from the police.

**We** might ask **you** to provide things like original receipts, invoices or valuations dated before the item was insured.

**We** may also ask for instruction booklets, photographs or details of where and when an item was bought. If **you** don't provide these, **we** might reduce the amount **you** can claim or not pay **your** claim at all. If it's safe to do so, please keep damaged items as they might help **us** settle **your** claim faster.

### How to get in touch

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

- Go through 'My Account' on **our** website.
- Call **our** Claims Department on **0333 220 2035**.
- Call from abroad on **+44 2920 601 294**.

For Home Emergency or Family Legal Protection claims, please see the relevant sections of this booklet.

### Paying your excess

**Your excess** is the amount **you** pay towards the cost of **your** claim. **You'll** need to pay the total before **we'll** settle **your** claim. Please check **your** Home Policy Schedule to see **your excess**.

If **your** claim is for both **buildings** and **contents**, **you'll** only have to pay the **buildings** or **contents excess**, not both. **We'll** decide this based on the overall nature of **your** claim. If the overall nature is both buildings and contents, the higher **excess** will apply.

There are certain claims that are covered under **your** main policy and Home Emergency or Home Emergency Extra cover. For example, a leak from **your** toilet. **You** don't have to pay an **excess** to make a claim under Home Emergency or Home Emergency Extra cover. **You** can find if **you** have these extra covers in **your** Home Policy Schedule.

## How to make a claim (cont.)

The following explains when each **excess** applies.

Name of excess	When the excess is paid
Compulsory buildings excess	This <b>excess</b> is applied to all <b>buildings</b> claims, unless its replaced by the claims cause <b>excess</b> .
Compulsory contents excess	This <b>excess</b> is applied to all <b>contents</b> claims, unless its replaced by the claims cause <b>excess</b> .
Claims cause excess	<p><b>We'll</b> charge the compulsory <b>excess</b> or the claims cause <b>excess</b>, whichever is more, if <b>your</b> claim is for:</p> <ul style="list-style-type: none"> <li>• Water leaks (escape of water).</li> <li>• Flood.</li> <li>• Subsidence.</li> </ul>
Voluntary excess	This is the <b>excess you</b> chose when choosing <b>your</b> cover. This <b>excess</b> will be added to the compulsory <b>excess</b> (or claims cause <b>excess</b> ).

## How we'll settle your claim

### How we'll settle buildings claims

**We'll** decide how to settle **your** claim. **We'll** either pay the cost of rebuilding, repairing or replacing any damaged part of the **buildings**, or **we'll** pay **you**. The amount **we** pay **you** will be whichever is lower of the below:

- The same amount it would have cost **us** to repair or replace the **buildings** using **our** supplier. This may be less than the cost **you** could rebuild, repair or replace the damaged part for.
- The amount the property has reduced in value because of the damage.
- The estimated cost of repair.

### How we'll settle contents claims

**We'll** decide to either:

- Replace the item as new.
- Pay the cost of fixing the item.
- Fix or restore the item, for example, using professional cleaners for carpets.
- Pay **you** or give **you** vouchers up to the amount **we** could fix, restore or replace the item for.

### Our right to take damaged items

When **you** claim, **we** may take ownership of **your** damaged property and keep any salvage. By 'salvage' **we** mean what's left of any damaged items.

**We** class each individual item from a matching set of items to be a single item. For example, a bathroom suite, a fitted kitchen, an area of wall tiles, floorcoverings or a furniture set. **We** won't pay for the other items in the set, unless 'Matching items' is shown in **your** Home Policy Schedule. If **you** claim **you** must give **us** the undamaged parts of the set or suite, if **we** ask **you** to.

## Keeping your policy up to date

**Your** Home Policy Schedule and Home Proposal Confirmation show the information **you** have given **us**. It's 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'll** work out any difference in premium. This will be from the date **you** should have told **us** about the correction or change, even if this was in a previous **period of insurance**. **We** might change the terms of **your** insurance cover, or **we** may no longer be able to provide cover.

### When you need to tell us about a change

<p>Please tell us beforehand if</p>	<ul style="list-style-type: none"> <li>• <b>You're</b> changing address.</li> <li>• <b>Your home</b> will be <b>unoccupied</b> for longer than the 'Days unoccupied limit' shown on <b>your</b> Home Policy Schedule.</li> <li>• <b>You</b> plan to rent out <b>your home</b> or use it as a holiday home.</li> <li>• The number of lodgers or paying guests in <b>your home</b> changes (if a number is shown in <b>your</b> Home Policy Schedule).</li> <li>• <b>You</b> plan to use <b>your home</b> for <b>business reasons</b>, or <b>you're</b> making changes to the existing <b>business reasons</b> carried out at <b>your home</b>.</li> <li>• <b>You</b> plan to do any renovation or building work inside or outside the property (except routine maintenance and decorating).</li> <li>• The number of bedrooms or bathrooms in <b>your home</b> will change (if a number is shown in <b>your</b> Home Proposal Confirmation).</li> <li>• The property will no longer be <b>your home</b> address.</li> </ul>
<p>Please tell us immediately if</p>	<ul style="list-style-type: none"> <li>• <b>You</b> or anyone living with <b>you</b> is convicted of, has been charged with or waiting to hear about being charged for a criminal offence.</li> <li>• The condition of <b>your home</b> worsens, and it increases the risk of loss or damage.</li> <li>• The value of <b>your contents, specified items, personal possessions</b> or bicycles increases or any new <b>specified items</b> need to be added to <b>your</b> policy.</li> <li>• The value of <b>your high-risk items</b> increases above the 'Total high-risk items limit' shown in <b>your</b> Home Policy Schedule.</li> <li>• <b>You</b> need to add, remove or change <b>your</b> joint policyholder.</li> <li>• <b>You</b> stop using <b>your</b> intruder alarm (if <b>your</b> Home Proposal Confirmation shows that <b>you</b> have one).</li> </ul>
<p>Please tell us when you renew if</p>	<ul style="list-style-type: none"> <li>• Any of the details change in <b>your</b> Home Policy Schedule or Home Proposal Confirmation.</li> <li>• <b>You</b> or anyone living with <b>you</b> are declared bankrupt, receive an IVA or enter into a trust deed. <b>You</b> only need to tell <b>us</b> if it's asked on <b>your</b> Home Proposal Confirmation.</li> </ul> <p><b>Good to know</b></p> <ul style="list-style-type: none"> <li>• IVA stands for Individual Voluntary Arrangement.</li> <li>• In Scotland bankruptcy is known as sequestration.</li> <li>• A trust deed is an agreement between <b>you</b> and the people <b>you</b> owe <b>money</b> to, to pay off debts from a credit agreement.</li> </ul>

## Keeping your policy up to date (cont.)

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### Making sure you have enough cover

#### Contents cover

**You** need to make sure the cover **you** have is enough to cover the value of **your contents** as new. **You** need to tell **us** about any changes that might affect **your** cover, for example moving house.

If a 'Contents Total' is shown in **your** Home Proposal Confirmation, **we'll** increase it in line with inflation at each renewal. Inflation is when the price of goods increases. This increase is based on the Consumer Durables Section of the Retail Price Index.

#### Buildings cover

**You** must make sure that the cover **you** have for **buildings** is enough to cover the rebuild cost. **You** need to tell **us** about any changes that may affect **your** cover.

If a rebuild cost is shown in **your** Home Proposal Confirmation, **we'll** increase it at each renewal. Inflation can affect the cost of building materials. This increase is based on the House Rebuilding Cost Index of the Royal Institute of Chartered Surveyors.

#### **IMPORTANT**

**Personal possessions, specified items** and bicycles aren't index linked, meaning that their value doesn't automatically increase at renewal. It's important **you** check their values in **your** Home Policy Schedule to make sure **you** have enough cover.

## Your buildings cover

**You're** covered for this section if **you** have **buildings** insurance. **You** can find **your** level of cover, the amount **you're** covered for and the **excess you'll** have to pay in **your** Home Policy Schedule. **You** can make a claim for loss or damage to **your buildings** caused by any of the events or extra covers shown in the tables below.

### Events covered by your buildings policy

What is covered	What isn't covered
1) Fire, lightning, explosion or earthquake.	Loss or damage caused by: <ul style="list-style-type: none"> <li>• Cigarette or tobacco burns.</li> <li>• Scorching, melting, warping or other forms of heat damage caused without flames.</li> </ul>
2) Smoke.	Loss or damage caused by air pollution.
3) Riot and civil commotion.	
4) Collision involving any: <ul style="list-style-type: none"> <li>• Vehicle.</li> <li>• Aircraft (including flying objects) and anything falling from them.</li> <li>• Animal.</li> </ul>	Loss or damage caused by pets.
5) Falling trees and branches.	Loss or damage caused during tree maintenance. Loss or damage to hedges, gates or fences. The cost of removing fallen trees or branches that haven't caused damage to the <b>buildings</b> . The cost of removing any part of the tree remaining below ground, or of restoring the site.
6) Falling television and radio aerials, satellite dishes, and their fittings and masts.	Loss or damage to hedges, gates or fences.
7) Storm and Flood. <b>We</b> class a <b>storm</b> to be; <ul style="list-style-type: none"> <li>• Wind with gusts of at least 55mph.</li> <li>• Heavy rainfall at a rate of at least 25mm per hour.</li> <li>• Snow to a depth of at least 30cm in 24 hours.</li> <li>• Hail that causes damage to hard surfaces or breaks glass.</li> </ul> <b>You</b> may have a separate <b>excess</b> for a flood claim. <b>You</b> can find the amount of <b>excess you'd</b> need to pay in <b>your</b> Home Policy Schedule.	Loss or damage caused to any: <ul style="list-style-type: none"> <li>• Gate, fence or hedge.</li> <li>• Unfinished alterations (changes) or extensions.</li> </ul> Loss or damage caused by ground-water levels rising slowly over time. Loss or damage caused by <b>subsidence, heave or landslip</b> resulting from <b>storm</b> or flood. Loss or damage that happens gradually, through wear and tear or due to a lack of maintenance.

## Your buildings cover (cont.)

What is covered	What isn't covered
<p>8) <b>Theft and attempted theft.</b></p> <p>9) <b>Vandalism and malicious acts.</b></p>	<p>Unless force and violence was used to enter <b>your home</b>, loss or damage for the following isn't covered.</p> <ul style="list-style-type: none"> <li>• While <b>your home</b> is lived in by anyone other than <b>you</b> or <b>your family</b>.</li> <li>• Caused by <b>you, your family</b>, or anyone invited into <b>your home</b>.</li> </ul> <p>Loss or damage while <b>your home</b> is <b>unoccupied</b>.</p>
<p>10) <b>Water leaks (escape of water).</b></p> <p>Water escaping from any:</p> <ul style="list-style-type: none"> <li>• Fixed water tank.</li> <li>• Water pipe.</li> <li>• Fixed central-heating system.</li> <li>• Domestic appliance.</li> </ul> <p><b>You</b> can find the amount of <b>excess you'd</b> need to pay for a water leak (escape of water) claim in <b>your</b> Home Policy Schedule.</p>	<p>Loss or damage caused to the fixed domestic-water or central-heating system, or the domestic appliance itself, or to any drains and pipes.</p> <p>Loss or damage caused by:</p> <ul style="list-style-type: none"> <li>• Water overflowing because of any taps being left on (this may be covered under 'Buildings accidental damage').</li> <li>• Grout or sealant that hasn't been applied properly, is faulty or has failed.</li> <li>• Water leaking from external pipes that are above ground.</li> </ul> <p>Loss or damage caused to solid floors by infill materials settling, swelling or shrinking due to the water leak (escape of water).</p> <p>Loss or damage caused by <b>subsidence, heave</b> or <b>landslip</b> resulting from the water leak (escape of water).</p> <p>Loss or damage caused while <b>your home</b> is <b>unoccupied</b>.</p>
<p>11) <b>Accidental damage to underground drains, pipes, cables and tanks.</b></p>	<p>The cost of clearing blockages from pipes and drains if there's no damage to the pipe or drain itself.</p>
<p>12) <b>Oil leaks (escape of oil).</b></p> <p>Oil escaping from any:</p> <ul style="list-style-type: none"> <li>• Fixed central-heating oil tank.</li> <li>• Domestic heating appliance.</li> </ul>	<p>Loss or damage caused by oil leaking from:</p> <ul style="list-style-type: none"> <li>• Decommissioned (out of service or use) or abandoned oil tanks.</li> <li>• Single-skin storage tanks outside their manufacturer's guarantee.</li> </ul> <p>If <b>your</b> most recent inspection confirms maintenance work or repairs are needed, <b>you</b> won't be covered unless this work is carried out.</p> <p>Loss or damage caused:</p> <ul style="list-style-type: none"> <li>• To the fixed central-heating oil tank or heating appliance itself.</li> <li>• While <b>your home</b> is <b>unoccupied</b>.</li> </ul>




## Your buildings cover (cont.)

What is covered	What isn't covered
<p><b>13) Subsidence, heave and landslip.</b></p> <p><b>You</b> can find the amount of <b>excess you'd</b> need to pay for a subsidence claim in <b>your</b> Home Policy Schedule.</p>	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> <li>• The weight of the <b>buildings</b> compressing and moving the ground, within 10 years of them being built (this is known as settlement).</li> <li>• Shrinkage or expansion.</li> <li>• Coastal or river erosion.</li> <li>• Demolition or structural changes or repairs to <b>your home</b>.</li> </ul> <p>Damage to solidfloor slabs or from them moving unless the foundations of the <b>home</b> (not including <b>outbuildings</b>) are damaged at the same time and by the same cause.</p> <p>Loss or damage to any part of the <b>buildings</b> unless the <b>home</b> is damaged at the same time and by the same cause.</p> <p>Loss or damage that's covered under a guarantee or a National House Building Council (NHBC) certificate.</p> <p>Loss or damage to hedges, gates or fences.</p>

## Extra covers

The extra covers in the table below are only available if they're included with the level of cover **you've** chosen. **You** can find **your** level of cover, the amount **you're** covered for and the **excess you'll** have to pay in **your** Home Policy Schedule.

 Included
  Optional
  Not Included

What is covered	What isn't covered	ADMIRAL	GOLD	PLATINUM
<p><b>Locks and keys</b></p> <p>Replacing and installing locks and keys, if they're lost or stolen, to:</p> <ul style="list-style-type: none"> <li>• Safes in <b>your home</b>.</li> <li>• The external doors of <b>your home</b>.</li> </ul> <p>This cover is given under both 'Your buildings cover' and 'Your contents cover'. If both sections are in force, <b>we'll</b> only pay under one section. <b>We'll</b> decide this based on the overall nature of <b>your</b> claim.</p>				

## Your buildings cover (cont.)

What is covered	What isn't covered	ADMIRAL	GOLD	PLATINUM
<p><b>Site clearance and building fees</b></p> <p>When dealing with a claim for loss or damage due to a buildings event covered by this policy, <b>we'll</b> pay for:</p> <ul style="list-style-type: none"> <li>Architects', surveyors' and consulting engineers' fees.</li> <li>Legal fees.</li> <li>The cost of clearing debris from the site.</li> <li>The cost of demolishing or supporting the <b>buildings</b>.</li> <li>The cost of keeping to government or local-authority requirements.</li> </ul> <p><b>You</b> can find the buildings events covered by this policy on pages 12-14.</p>	<p>Any fees for preparing <b>your</b> claim.</p> <p>Any costs <b>you</b> agree without <b>our</b> permission.</p>	✓	✓	✓
<p><b>Alternative accommodation and loss of rent</b></p> <p>If <b>your home</b> is not fit to live in after loss or damage from a buildings event covered by this policy.</p> <p>If a local authority or emergency service order a compulsory evacuation because of risks to <b>your</b> health or safety from something external to <b>your home</b>.</p> <p><b>We'll</b> pay:</p> <ul style="list-style-type: none"> <li>The reasonable cost of temporary accommodation for <b>you, your family</b> and <b>your</b> pets.</li> <li>Any ground rent <b>you</b> still have to pay.</li> <li>The amount of rent <b>you</b> would have received under a contract if <b>your home</b> were let, including short-term lettings.</li> </ul> <p><b>You</b> can find the buildings events covered by this policy on pages 12-14.</p>	<p>Any costs <b>you</b> agree without <b>our</b> permission.</p> <p>Any costs after <b>your home</b> is fit to be lived in again.</p> <p>Any costs after the local authority or emergency services confirm <b>you</b> can return to <b>your home</b>.</p> <p>Any costs connected with keeping livestock.</p>	✓	✓	✓
<p><b>IMPORTANT</b></p> <p><b>Reasonable cost</b></p> <p>When <b>we</b> decide the 'reasonable cost' of <b>your</b> temporary accommodation <b>we'll</b> take <b>your</b> needs into account. For example, the length of time <b>you</b> need the accommodation for, and the cost of other suitable accommodation.</p>				
<p><b>Emergency access</b></p> <p>If forced entry into <b>your</b> property caused damage to <b>your buildings</b> or garden. <b>We'll</b> only cover the forced entry if it was because of a medical emergency or to stop damage to <b>your</b> property.</p>		✓	✓	✓
<p><b>Frost damage to plumbing</b></p> <p>Damage to any part of the pipes and plumbing inside <b>your home</b> because of freezing.</p>	<p>Loss or damage to plumbing that's outside or in an <b>outbuilding</b>.</p> <p>Loss or damage that happens while <b>your home</b> is <b>unoccupied</b>.</p>	✓	✓	✓

## Your buildings cover (cont.)

What is covered	What isn't covered	ADMIRAL	GOLD	PLATINUM
<p><b>Property owner's liability</b></p> <p>Amounts <b>you</b> or <b>your family</b> legally have to pay, as owners of <b>your home</b>, for:</p> <ul style="list-style-type: none"> <li>• Accidental death or injury to any person.</li> <li>• Accidental loss or damage to property.</li> </ul> <p>This also applies to any <b>home you</b> used to own, as part of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975.</p> <p>There's no <b>excess</b> for claims for property owner's liability.</p>	<p>If <b>you</b>, <b>your family</b>, anyone permanently living with <b>you</b>, or <b>your</b> domestic staff are injured or die.</p> <p>Damage to property which <b>you</b>, <b>your family</b>, anyone permanently living with <b>you</b>, or <b>your</b> domestic staff, own or are responsible for.</p> <p>Any <b>liability</b> from:</p> <ul style="list-style-type: none"> <li>• <b>You</b> or <b>your family</b> being treated for or passing on any disease or virus.</li> <li>• Any profession, business, trade or employment.</li> <li>• <b>You</b> owning or using a <b>motorised vehicle</b>.</li> </ul> <p><b>You</b> can't claim under both 'Occupier's liability' and 'Property Owner's liability' cover.</p>	✓	✓	✓
<p><b>IMPORTANT</b></p> <p><b>Occupier's liability</b></p> <p>If <b>you</b> own and live in <b>your home</b>, <b>you'll</b> need Occupier's liability cover. This can be found under 'Your contents cover'. If <b>you</b> have <b>contents</b> cover, Occupier's liability will be shown in <b>your</b> Home Policy Schedule.</p>				
<p><b>Sale of your home</b></p> <p>This cover is for the buyer of <b>your home</b> if the <b>buildings</b> of <b>your home</b> are damaged. This cover only applies after <b>you</b> give the new buyer the contract and it ends after the sale is complete.</p> <p><b>We'll</b> only cover loss or damage caused by a buildings event covered by this policy.</p>		✓	✓	✓
<p><b>Trace and access</b></p> <p>The cost of removing and replacing any part of the <b>buildings</b> to find the source of a water or oil leak. This must be from a tank, pipe, or fixed water or heating system.</p> <p>This cover can only be used if:</p> <ul style="list-style-type: none"> <li>• The <b>buildings</b> are damaged due to a buildings event covered by this policy.</li> <li>• <b>Your</b> plumbing is damaged by frost.</li> </ul>	<p>Loss or damage to <b>your</b> tanks, pipes, fixed water or heating systems themselves.</p>	✓	✓	✓
<p><b>Matching items</b></p> <p>If part of a set or suite is damaged beyond repair, and <b>we</b> can't find a replacement, <b>we'll</b> pay for repairing or replacing the whole set or suite.</p> <p><b>We</b> class a set or suite to be a bathroom suite, fitted kitchen, floor covering, or an area of wall tiles.</p>	<p>Undamaged flooring in rooms that are connected or clearly separated.</p>	✗	✗	✓

## Your buildings cover (cont.)

### Cover for buildings accidental breakage and accidental damage

You can find **your** level of cover, the amount **you're** covered for and the **excess you'll** have to pay in **your** Home Policy Schedule.

✓ Included  
 + Optional  
 ✗ Not Included

What is covered	What isn't covered	ADMIRAL	GOLD	PLATINUM
<p><b>1) Accidental breakage of glass and sanitary fixtures</b></p> <p>The <b>accidental breakage</b> of:</p> <ul style="list-style-type: none"> <li>Fitted glass in windows, doors, fan lights, skylights and solar panels.</li> <li>Washbasins, sinks, toilets, shower trays, shower screens, baths and bidets.</li> <li>Ceramic hobs in a fitted kitchen.</li> </ul>	<p>Loss or damage to:</p> <ul style="list-style-type: none"> <li>Window frames.</li> <li>Solar-panel frames.</li> <li>Door frames.</li> <li>Casements.</li> </ul>	<span>+</span>	<span>✓</span>	<span>✓</span>
<p><b>2) Buildings accidental damage</b></p> <p><b>Accidental damage to your buildings.</b></p>	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> <li>Water entering the <b>home</b> (this may be covered under event 7: Storm and Flood, or event 10: Water leaks, for more information, please see the table on page 12-14).</li> <li>Electrical or mechanical breakdown or failure.</li> <li>Movement or shrinkage of the <b>buildings</b>.</li> <li>The weight of the <b>buildings</b> compressing and moving the ground, within 10 years of them being built (this is known as settlement).</li> </ul> <p>Loss or damage which is specifically not covered under 'Your buildings cover'.</p> <p>Any cost of maintenance and decorating.</p>	<span>+</span>	<span>+</span>	<span>✓</span>

### When we won't cover claims for accidental breakage or accidental damage

We won't pay for damage caused:

- As a result of alterations (changes) 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**.
- By brown or black rats, grey squirrels, house or field mice, wasps or hornets, woodworm or insects.

## Your buildings cover (cont.)

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### **IMPORTANT**

#### **Accidental damage**

**You'll** have to pay an **excess** if **you** claim for **accidental breakage** or **accidental damage**.

The details of the **excess** and **your** 'cover and limits' are shown in **your** Home Policy Schedule. For example, if **you** claim for **accidental damage** to locks, the limit of cover for locks will apply.

## Your contents cover

**You're** covered for this section if **you** have contents insurance. **You** can find **your** level of cover, the amount **you're** covered for and the **excess you'll** have to pay in **your** Home Policy Schedule. **You** can make a claim for loss or damage to **your contents** caused by any of the events or extra covers shown in the tables below.

### Events covered by your contents policy

What is covered	What isn't covered
1) Fire, lightning, explosion and earthquake.	Loss or damage caused by: <ul style="list-style-type: none"> <li>• Cigarette or tobacco burns.</li> <li>• Scorching, melting, warping or other forms of heat damage caused without flames.</li> </ul>
2) Smoke.	Loss or damage caused by air pollution.
3) Riot and civil commotion.	
4) Collision involving any: <ul style="list-style-type: none"> <li>• Vehicle.</li> <li>• Aircraft, flying objects and anything falling from them.</li> <li>• Animals.</li> </ul>	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. <b>We</b> class a <b>storm</b> to be; <ul style="list-style-type: none"> <li>• Wind with gusts of at least 55mph.</li> <li>• Heavy rainfall at a rate of at least 25mm per hour.</li> <li>• Snow to a depth of at least 30cm in 24 hours.</li> <li>• Hail that causes damage to hard surfaces or breaks glass.</li> </ul> <b>You</b> may have a separate <b>excess</b> for a flood claim. <b>You</b> can find the amount of <b>excess you'd</b> need to pay in <b>your</b> Home Policy Schedule.	Loss or damage: <ul style="list-style-type: none"> <li>• Caused by ground-water levels rising slowly over time.</li> <li>• Caused to radio or television aerials or satellite dishes.</li> <li>• That happens gradually, through wear and tear or due to a lack of maintenance.</li> </ul>

## Your contents cover (cont.)

What is covered	What isn't covered
<p><b>8) Theft and attempted theft.</b>  <b>We'll</b> only pay up to £1,000 for any theft from a motor vehicle.</p> <p>For guidance on what steps to take after a theft or attempted theft, please see 'How to make a claim'.</p>	<p>Loss or damage to <b>contents</b> in <b>your outbuildings</b>, or kept in the open on the land <b>your home</b> stands on.</p> <p>(This may be covered under 'Theft from garages and outbuildings' or 'Garden Contents', if <b>you</b> have Gold or Platinum cover.)</p> <p>Loss or damage caused by <b>you, your family</b>, or anyone invited into <b>your home</b>, unless force and violence was used to enter <b>your home</b>.</p> <p>Loss or damage while <b>your home</b> is being lived in by anyone other than <b>you</b> or <b>your family</b>, unless force and violence was used to enter <b>your home</b>.</p> <p>Loss or damage while <b>your home</b> is <b>unoccupied</b>.</p> <p>Loss or damage to <b>contents</b> left in an unattended motor vehicle, while parked on the land <b>your home</b> stands on. Unless <b>you</b> do the following:</p> <ul style="list-style-type: none"> <li>• All windows, doors and the boot are closed and locked.</li> <li>• The items are hidden from view in the boot, a closed glove compartment, or a concealed luggage compartment.</li> </ul>
<p><b>9) Vandalism and malicious acts.</b></p>	<p>Loss or damage caused while <b>your home</b> is <b>unoccupied</b>.</p> <p>Unless force and violence was used to enter <b>your home</b>, loss or damage for the following isn't covered.</p> <ul style="list-style-type: none"> <li>• While <b>your home</b> is let out or lent (including through a dedicated home-sharing website).</li> <li>• Caused by <b>you, your family</b>, or anyone invited into <b>your home</b>.</li> </ul>
<p><b>10) Water leaks (escape of water).</b>  Water escaping from any:</p> <ul style="list-style-type: none"> <li>• Fixed water tanks.</li> <li>• Water pipes.</li> <li>• Fixed central-heating system.</li> <li>• Domestic appliance.</li> </ul> <p><b>You</b> can find the amount of <b>excess you'd</b> need to pay for a water leak (escape of water) claim in <b>your</b> Home Policy Schedule.</p>	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> <li>• Water overflowing because of any taps being left on (this may be covered under 'Contents accidental damage')</li> <li>• Grout or sealant that hasn't been applied properly, is faulty or has failed.</li> <li>• Water leaking from external pipes that are above ground.</li> </ul> <p>Loss or damage caused while <b>your home</b> is <b>unoccupied</b>.</p>













## Your contents cover (cont.)

What is covered	What isn't covered
<b>11) Oil leaks (escape of oil).</b> Oil escaping from any: <ul style="list-style-type: none"> <li>Fixed central-heating oil tank.</li> <li>Domestic heating appliance.</li> </ul>	Loss or damage caused while <b>your home</b> is <b>unoccupied</b> .
<b>12) Subsidence, heave and landslip.</b>	Loss or damage caused by: <ul style="list-style-type: none"> <li>The weight of the <b>buildings</b> compressing and moving the ground, within 10 years of them being built (this is known as settlement).</li> <li>Shrinkage or expansion.</li> <li>Coastal or river erosion.</li> <li>Demolition or structural changes or repairs to <b>your home</b>.</li> </ul>

## Extra covers

The extra covers in the table below are only available if they're included with the level of cover **you've** chosen. **You** can find **your** level of cover, the amount **you're** covered for and the **excess you'll** have to pay in **your** Home Policy Schedule.

 Included
 Optional
 Not Included

What is covered	What isn't covered	ADMIRAL	GOLD	PLATINUM
<b>Loss of metered water and oil</b> <b>We'll</b> cover the cost of lost metered water or heating oil if domestic pipes and equipment which provide services to <b>your home</b> are <b>accidentally damaged</b> .	Loss or damage while <b>your home</b> is <b>unoccupied</b> .			
<b>Money</b> Loss or damage to <b>money</b> in <b>your home</b> .	Theft, unless force and violence was used to enter <b>your home</b> .  Loss, damage or theft of <b>money</b> in <b>your</b> garden or <b>outbuildings</b> .			
<b>Credit cards</b> The use of a charge, credit or debit card that's been stolen from <b>your home</b> and used without <b>your</b> permission.	Use of the card, without <b>your</b> permission by: <ul style="list-style-type: none"> <li><b>You</b>, anyone named on <b>your</b> policy, <b>your family</b> or anyone invited into <b>your home</b>.</li> <li>Anyone else, unless force and violence was used to enter <b>your home</b>.</li> </ul>			
<b>Locks and keys</b> Replacing and installing locks and keys to the external doors of <b>your home</b> , or safes in <b>your home</b> , if the keys are lost or stolen.  This cover is given under both 'Your buildings cover' and 'your contents cover'. If both sections are in force, <b>we'll</b> only pay under one section. <b>We'll</b> decide this based on the overall nature of <b>your</b> claim.	Claims for theft or loss of keys if <b>you</b> have this cover on a separate <b>buildings</b> policy.			

## Your contents cover (cont.)

What is covered	What isn't covered	ADMIRAL	GOLD	PLATINUM
<p><b>Alternative accommodation</b></p> <p>If <b>your home</b> isn't fit for <b>you</b> to live in due to loss or damage to <b>contents</b> caused by any contents event covered by this policy.</p> <p>If a local authority or emergency service order a compulsory evacuation because of risks to <b>your</b> health or safety from something external to <b>your home</b>.</p> <p><b>We'll</b> pay either:</p> <ul style="list-style-type: none"> <li>• The reasonable cost of temporary accommodation for <b>you</b>, <b>your family</b> and <b>your</b> pets while <b>your home</b> is being repaired.</li> <li>• Any rent which <b>you</b>, as the tenant, remain legally responsible for paying.</li> </ul> <p><b>We'll</b> also pay for the temporary storage of <b>your contents</b> if they're at risk.</p>	<p>Any costs <b>you</b> agree without <b>our</b> permission.</p> <p>Any costs once <b>your home</b> is fit for <b>you</b> to live in again.</p> <p>Any costs after the local authority or emergency services confirm <b>you</b> can return to <b>your home</b>.</p> <p>Costs for any person who isn't a member of <b>your family</b> for example, a lodger</p> <p>Any costs connected with keeping livestock.</p>	✓	✓	✓
<p><b>IMPORTANT</b></p> <p><b>Reasonable cost</b></p> <p>When <b>we</b> decide the 'reasonable cost' of <b>your</b> temporary accommodation <b>we'll</b> take <b>your</b> needs into account. For example, the length of time <b>you</b> need the accommodation for, and the cost or availability of other suitable accommodation.</p>				
<p><b>Digital downloads</b></p> <p>Loss or damage to legally downloaded content that <b>you've</b> bought and stored on <b>your home</b> entertainment equipment.</p>	<p>The cost of remaking a film, tape or disc.</p> <p>Rewriting the information on <b>your</b> home entertainment equipment.</p> <p>Files that can be recovered from elsewhere.</p> <p>Claims where <b>you</b> can't provide proof of purchase and confirmation from the download provider that they can't restore <b>your</b> lost files.</p>	✓	✓	✓
<p><b>Freezer food</b></p> <p>Loss or damage to food in a freezer in <b>your home</b> after a sudden rise or fall in temperature or because of contamination from refrigerant or refrigerant fumes.</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> <li>• By the plug being accidentally removed or the appliance being switched off by mistake.</li> <li>• By any planned interruption to <b>your</b> supply carried out by an electricity provider.</li> <li>• If the refrigeration unit of the appliance is over 10 years old.</li> <li>• While <b>your home</b> is <b>unoccupied</b>.</li> </ul>	✓	✓	✓
<p><b>Celebration cover</b></p> <p>Cover for gifts and food bought for:</p> <ul style="list-style-type: none"> <li>• A special event.</li> <li>• A religious festival.</li> <li>• <b>Your</b> wedding day.</li> <li>• The birth of <b>your</b> child.</li> </ul> <p><b>You'll</b> be covered for up to the amount shown in <b>your</b> Home Policy Schedule. This cover will last for 61 days - the day of the celebration, and 30 days before and after that day.</p>		✓	✓	✓

## Your contents cover (cont.)

What is covered	What isn't covered	ADMIRAL	GOLD	PLATINUM
<p><b>Garden plants</b></p> <p>Damage to trees, shrubs, plants and lawns while outside on the land <b>your home</b> stands on.</p>	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> <li>• <b>You, your family</b>, or anyone invited into <b>your home</b>.</li> <li>• <b>Storm</b> or flood.</li> <li>• Oil escaping.</li> </ul>	✓	✓	✓
<p><b>Office equipment</b></p> <p>Loss or damage to office equipment, because of any contents events covered by this policy. The office equipment must belong to <b>you</b> or <b>your family</b>, and be used at <b>home</b> or in <b>outbuildings</b> for office work.</p> <p>By office equipment <b>we</b> mean:</p> <ul style="list-style-type: none"> <li>• Computers, keyboards and monitors.</li> <li>• Printers, fax machines and photocopiers.</li> <li>• Landline phones (not mobile phones).</li> <li>• Office furniture.</li> </ul>	<p>Loss or damage to electronic storage media, discs, records, diskettes or tapes.</p> <p>Loss or damage caused while <b>your home</b> is <b>unoccupied</b>.</p> <p>Theft from unlocked <b>outbuildings</b>.</p> <p>Loss or damage to <b>business equipment</b> or stock.</p>	✓	✓	✓
<p><b>Deeds and documents</b></p> <p>Loss or damage to title deeds and documents which prove that <b>you</b> or <b>your family</b> own <b>your home</b> or property. The deeds and documents are only covered while they're held in a bank, building society or solicitor's strongroom or kept in <b>your home</b>.</p>	<p>Deeds and documents held for any professional, business, trade or as part of <b>your</b> employment.</p> <p>Any loss or damage arising outside the UK, the Isle of Man and the Channel Islands.</p> <p>Securities (financial certificates such as shares and bonds).</p>	✓	✓	✓
<p><b>Household removal and temporary storage</b></p> <p><b>Accidental damage</b> to <b>contents</b> while they're being moved to <b>your</b> new <b>home</b>, by a professional moving company or, to a temporary storage unit, for up to seven days.</p>	<p>Loss or damage to:</p> <ul style="list-style-type: none"> <li>• <b>Money, high-risk items</b>, deeds and documents.</li> <li>• China, glass, earthenware or other fragile items, unless they were packed by professional packers.</li> </ul>	✓	✓	✓
<p><b>Contents temporarily away from home</b></p> <p>Loss or damage to <b>contents</b>, due to any contents events covered by this policy, while they're temporarily away from <b>your home</b>. The <b>contents</b> must be kept in a family member's <b>home</b> or in a purpose-built storage facility, anywhere in the world, for up to 90 days.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> <li>• While the <b>contents</b> are being transported.</li> <li>• To any <b>contents</b> not previously kept in <b>your home</b>.</li> </ul>	✗	✓	✓
<p><b>Items in a bank</b></p> <p>Loss or damage to <b>contents</b> while they're being stored in a bank or building society safe deposit. This cover only applies within the UK, the Isle of Man and the Channel Islands.</p>	<p><b>Contents</b> that are being removed from or being transported to the bank or safe deposit.</p>	✗	✓	✓

## Your contents cover (cont.)

What is covered	What isn't covered	ADMIRAL	GOLD	PLATINUM
<p><b>Theft from garages and outbuildings</b></p> <p>Theft or attempted theft of <b>your</b> or <b>your family's contents</b> (including sporting equipment) which are kept locked in <b>your outbuildings</b> on the land <b>your home</b> stands on.</p> <p>For theft or attempted theft of <b>your</b> office equipment, please see the office equipment cover above.</p>	<p><b>Money</b>, credit cards and <b>high-risk items</b>.</p> <p>Theft from greenhouses.</p> <p>Loss or damage caused:</p> <ul style="list-style-type: none"> <li>By <b>you, your family</b>, or anyone invited into <b>your home</b>.</li> <li>While <b>your home</b> is <b>unoccupied</b>.</li> </ul>	✗	✓	✓
<p><b>Garden Contents</b></p> <p>Loss or damage to <b>your</b> or <b>your family's contents</b> while they're kept in the open on the land that <b>your home</b> stands on.</p> <p>If <b>your contents</b> are away from <b>your home</b>, please see 'Cover away from your home'.</p>	<p>Loss or damage caused by <b>you, your family</b>, or anyone invited into <b>your home</b>.</p> <p>Loss or damage while <b>your home</b> is <b>unoccupied</b>.</p> <p><b>High-risk items</b>, bicycles, or <b>money</b>.</p> <p>Loss or damage caused by a <b>storm</b> and flood.</p>	✗	✓	✓
<p><b>Visitors' belongings</b></p> <p>Loss or damage to <b>contents</b> belonging to visitors, while they're in <b>your home</b>, due to any contents events covered by this policy.</p>	<p>Loss or damage to <b>money</b>.</p>	✗	✓	✓
<p><b>Contents at university</b></p> <p>Loss or damage to <b>your</b> or <b>your family's contents</b> while temporarily in student accommodation. <b>You</b> or the <b>family</b> member must be in full-time education anywhere in the world.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> <li>While the <b>contents</b> are being moved, carried or worn.</li> <li>While the student accommodation is <b>unoccupied</b>.</li> <li>Caused by theft or attempted theft, unless force and violence was used to enter the student accommodation.</li> </ul>	✗	✓	✓
<p><b>New purchases</b></p> <p>Newly bought <b>high-risk items</b> that <b>you</b> haven't yet told <b>us</b> about, for up to 30 days from the date they were bought.</p>		✗	✗	✓
<p><b>Contents in a nursing home</b></p> <p>Loss or damage to <b>your</b> or <b>your family's contents</b> while they're temporarily removed from <b>your home</b>. The <b>contents</b> must be kept in <b>your</b> or <b>your family's</b> room in a nursing home.</p>	<p>Loss or damage while:</p> <ul style="list-style-type: none"> <li>The <b>contents</b> are being moved, carried or worn.</li> <li><b>Your</b> or <b>your family's</b> room is <b>unoccupied</b>.</li> </ul> <p>Loss or damage caused by theft or attempted theft, unless force and violence was used to enter the room.</p>	✗	✗	✓

## Your contents cover (cont.)

What is covered	What isn't covered	ADMIRAL	GOLD	PLATINUM
<p><b>Domestic staff's belongings</b></p> <p>Loss or damage to <b>contents</b> that belong to <b>your</b> domestic staff and are kept in <b>your home</b>.</p>		✗	✗	✓
<p><b>Fatal injury benefit</b></p> <p><b>We'll</b> provide cover if <b>you</b> or a member of <b>your family</b> dies as the result of an accident, explosion, fire or criminal assault in <b>your home</b>. <b>We'll</b> pay the amount shown in <b>your</b> Home Policy Schedule.</p> <p>There's no <b>excess</b> for claims for fatal injury benefit.</p>	<p><b>Your</b> or <b>your family</b> member's death if it:</p> <ul style="list-style-type: none"> <li>Happens more than 12 months after the accident, explosion, fire or assault.</li> <li>Is a result of any incident outside the UK, the Isle of Man and the Channel Islands.</li> </ul>	✗	✗	✓
<p><b>Matching items</b></p> <p><b>We'll</b> pay for undamaged items in a matching set if a part is damaged beyond repair and <b>we</b> can't find a replacement.</p>	Undamaged flooring in rooms that are connected or clearly separated.	✗	✗	✓

## Your contents cover (cont.)

**Cover for valuable items**

A **specified item** is any **high-risk item** that is worth more than the 'Unspecified item limit'. Please let **us** know if **you** have any **specified items** as these need to be listed in **your** Home Policy Schedule.

✓ Included    + Optional    ✗ Not Included

What is covered	What isn't covered	ADMIRAL	GOLD	PLATINUM
<p><b>Specified items</b> Loss or damage caused to <b>specified items</b> by a contents event covered by this policy.</p> <p><b>You</b> can see the 'Events covered by your contents policy' on pages 19-21.</p>	<p><b>Accidental damage to specified items</b>, unless <b>you</b> have 'Cover for Contents accidental breakage and accidental damage'. This will be shown in <b>your</b> Home Policy Schedule.</p> <p>Any amount over the:</p> <ul style="list-style-type: none"> <li>'Unspecified item limit' for any item or collection not mentioned in <b>your</b> Home Policy Schedule.</li> <li>Value shown for each item in the 'Specified Items' table in <b>your</b> Home Policy Schedule.</li> </ul>	+	+	+

**IMPORTANT****Collections**

If **you** want to insure a collection worth more in total than the 'Unspecified item limit', it must be listed in **your** Home Policy Schedule. For example, a stamp or coin collection.

**Unspecified item limit**

**You** can find this limit in **your** Home Policy Schedule under the 'Specified Items' table. All **high-risk items** above this limit must be listed in **your** latest Home Policy Schedule. If they're not, **we** won't pay more than the 'Unspecified item limit' for them.

**Total high-risk items limit**

**We** won't pay more than the 'Total high-risk items limit' shown in **your** Home Policy Schedule for all **your high-risk items**, whether they're specified or unspecified.

**Cover for items away from the home**

Please see 'Cover away from your home'.

**Inflation**

The value of **specified items** can change. **We** don't index link the value of **your specified items**. This means the value they're insured for won't increase when **you** renew **your** policy. It's **your** responsibility to make sure **you** have enough cover for **your specified items** by keeping their value up to date.

## Your contents cover (cont.)

**Cover for Contents accidental breakage and accidental damage**

You can find **your** level of cover, the amount **you're** covered for and the **excess you'll** have to pay in **your** Home Policy Schedule.

✔ Included  
 + Optional  
 ✘ Not Included

What is covered	What isn't covered	ADMIRAL	GOLD	PLATINUM
<p><b>(1) Audio-visual equipment</b></p> <p>We'll cover <b>you</b> for <b>accidental damage</b> to electrical items, in <b>your home</b>.</p> <p>For example:</p> <ul style="list-style-type: none"> <li>• Television sets</li> <li>• DVD players.</li> <li>• Radios.</li> <li>• Games consoles.</li> <li>• Personal computers (including accessories).</li> </ul>	<p>Loss or damage to portable items, for example:</p> <ul style="list-style-type: none"> <li>• Handheld games consoles.</li> <li>• Radio transmitters.</li> <li>• Hearing aids.</li> <li>• Cameras.</li> <li>• Records and discs (including CDs, DVDs and computer games).</li> </ul> <p>Loss or damage to software or downloaded content.</p> <p>Loss or damage caused by:</p> <ul style="list-style-type: none"> <li>• Dismantling, adjusting or repairing any equipment.</li> <li>• Misusing the item, or ignoring the manufacturer's instructions.</li> </ul> <p><b>Accidental damage</b> to mobile phones, laptops or tablets aren't covered under this section. <b>You</b> may be covered for these items under a different section if 'Accidental damage Contents' is shown on <b>your</b> Home Policy Schedule.</p>	<span style="color: orange;">+</span>	<span style="color: green;">✔</span>	<span style="color: green;">✔</span>
<p><b>(2) Mirrors or glass</b></p> <p><b>Accidental breakage</b> of mirrors or glass, in <b>your home</b>. This includes;</p> <ul style="list-style-type: none"> <li>• Pictures and ornaments.</li> <li>• Plate-glass tops to furniture.</li> <li>• Fixed glass in furniture.</li> <li>• Ceramic hobs on freestanding cookers.</li> </ul>	<p>Loss or damage to fixtures and fittings. These may be covered under 'Your buildings cover'.</p>	<span style="color: orange;">+</span>	<span style="color: green;">✔</span>	<span style="color: green;">✔</span>
<p><b>(3) Contents</b></p> <p><b>Accidental damage</b> or loss of <b>contents</b> in <b>your home</b>.</p>	<p>Loss or damage to food, drink, plants, corneal or contact lenses, <b>money</b>, securities, bicycles and clothing.</p> <p>Loss or damage caused to the inside of watches and clocks.</p>	<span style="color: orange;">+</span>	<span style="color: orange;">+</span>	<span style="color: green;">✔</span>

## Your contents cover (cont.)

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### When we won't cover claims for accidental breakage and accidental damage

**We** won't 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**.
- Caused by brown or black rats, grey squirrels, house or field mice, wasps or hornets, woodworm or insects.

#### **IMPORTANT**

Accidental damage and breakage

**You'll** need to pay an **excess** for **accidental damage** or **accidental breakage** claims. **You** can find **your excess** and limits in **your** Home Policy Schedule.

## Your liability cover

**Liability** means **you're** legally responsible for something. This section is only available if **you** have **contents** cover and if it's included in **your** level of cover. **We'll** only cover up to the limit shown on **your** Home Policy Schedule for each **period of insurance**, no matter how many claims **you** make. **You** don't have to pay an **excess** for **liability** claims.

✔ Included  
 + Optional  
 ✘ Not Included

What is covered We'll pay damages, defence costs and costs we've agreed to, for the following.	What isn't covered The exclusions below apply to the whole of this section.	ADMIRAL	GOLD	PLATINUM
<p><b>(1) Occupier's liability</b>  <b>Your or your family's liability</b> to the public as occupier (but not owner) of <b>your home</b>.</p>	<p>Any <b>liability</b> for death or physical injury to <b>you, your family</b> or anyone permanently living with <b>you</b>, including <b>your</b> domestic staff, unless covered under 'Employer's liability'.</p> <p><b>You</b> can't claim under both 'Occupier's liability' and 'Property Owner's liability' cover. For more information about Property Owner's liability, please see page 16.</p>	✔	✔	✔
<p><b>(2) Personal liability</b>  <b>Your or your family's liability</b> after an accident that caused:</p> <ul style="list-style-type: none"> <li>• Death, illness or physical injury to a person.</li> <li>• Damage to someone else's property. The property can't belong to (or be in the responsibility of) <b>you, your family, your</b> household staff or anyone else permanently living with <b>you</b>.</li> </ul> <p>This section only covers accidents that happen:</p> <ul style="list-style-type: none"> <li>• During the <b>period of insurance</b>.</li> <li>• In the UK, the Isle of Man and the Channel Islands.</li> </ul>	<p>Any land or building <b>you or your family</b> own or live in, other than <b>your home</b>, unless covered under 'Tenant's liability' and 'Liability as occupier of temporary accommodation'.</p> <p>Any <b>liability</b> from <b>you or your family</b> owning or using a:</p> <ul style="list-style-type: none"> <li>• <b>Motorised vehicle</b>.</li> <li>• Caravan that's being towed.</li> <li>• Watercraft, hovercraft or aircraft (including drones).</li> </ul> <p>Any <b>liability</b> from <b>you or your family's</b> profession, business, trade or employment.</p>	✔	✔	✔
<p><b>(3) Tenant's liability</b>  <b>Your or your family's liability</b> for damage to <b>your</b> landlord's fixtures and fittings, caused by a buildings event covered by this policy.</p> <p><b>You</b> can find the buildings events covered by this policy on pages 12-14.</p> <p><b>Accidental breakage</b> of glass, sanitary fixtures or built-in ceramic hobs in a fitted kitchen.</p> <p><b>Accidental damage</b> to mirrors and glass.</p>	<p>Any <b>liability</b> from <b>you or your family</b> being treated for or passing on any disease or virus.</p> <p>Any <b>liability</b> from any living creature (other than cats and dogs <b>you or your family</b> own or are legally responsible for).</p> <p><b>cont.</b></p>	✔	✔	✔

## Your liability cover (cont.)

What is covered	What isn't covered The exclusions below apply to the whole of this section.	ADMIRAL	GOLD	PLATINUM
<p><b>(4) Employer's liability</b></p> <p><b>Your or your family's liability</b> because of accidental injury or illness of <b>your</b> domestic staff.</p> <p>The staff member needs to have an employment contract and be employed by <b>you</b> or <b>your family</b>.</p> <p>The injury or illness needs to have happened:</p> <ul style="list-style-type: none"> <li>• While they were carrying out work they're employed to do.</li> <li>• During the <b>period of insurance</b>.</li> </ul>	<p><b>Cont.</b></p> <p>Any dog dangerously out of control, any breed defined as dangerous or any dog crossed with these breeds. As per;</p> <ul style="list-style-type: none"> <li>• The Dangerous Dogs Act 1991.</li> <li>• The Dangerous Dogs (Northern Ireland) Order 1991.</li> <li>• Any other law.</li> </ul> <p>Any <b>liability</b> resulting from the use of firearms or any other weapon.</p>	✗	✓	✓
<p><b>(5) Liability as occupier of temporary accommodation</b></p> <p><b>Your or your family's liability</b> due to an accident that caused:</p> <ul style="list-style-type: none"> <li>• Death, illness or physical injury to a person.</li> <li>• Damage to someone else's property. The property can't belong to (or be in the responsibility of) <b>you, your family, your</b> domestic staff or anyone permanently living with <b>you</b>.</li> </ul> <p>This section only covers accidents that happen while <b>you're</b> living in temporary accommodation, the accommodation must be agreed by <b>us</b>.</p>	<p>Any damages, legal costs or other costs awarded by a court or other body with no authority in the UK.</p> <p>Any <b>liability</b> from The Party Wall etc Act 1996.</p> <p>Any <b>liability</b> from <b>you</b> or <b>your family</b> taking part in any sporting activity including racing, hunting and polo.</p>	✗	✗	✓

## Cover away from your home

**You're** covered for this section if **you** have **contents** insurance. If **you** want to make a claim for this section **you'll** need to pay the compulsory contents excess and voluntary excess (if **you** have chosen one).

**You** can find **your** level of cover, and any optional cover **you've** chosen in **your** Home Policy Schedule. Personal possessions is included as standard on Platinum policies and is optional for Gold and Admiral policies.

✓ Included    + Optional

What is covered	What isn't covered The exclusions below apply to the whole of this section.	ADMIRAL	GOLD	PLATINUM
<p><b>1) Personal possessions</b></p> <p><b>Personal possessions</b> are covered up to the amount shown under 'Personal possessions limit' on <b>your</b> Home Policy Schedule.</p>	<p>Loss or damage to:</p> <ul style="list-style-type: none"> <li>Any <b>personal possessions</b> and <b>high-risk items</b> lost or damaged in <b>your home</b> or on the land that <b>your home</b> stands on.</li> <li><b>High-risk items</b> worth more than the 'Unspecified item limit'.</li> <li>Plants or any living creature.</li> </ul>	+	+	✓
<p><b>2) Specified items</b></p> <p><b>Specified items</b> listed in the 'Specified Items' table are covered away from <b>home</b>, up to the individual amount shown for each item.</p> <p>The 'specified items' table can be found on <b>your</b> Home Policy Schedule. 'Cover away from your home' must be shown as 'yes' in the table, for items to be covered away from <b>your home</b>.</p>	<ul style="list-style-type: none"> <li>Corneal or contact lenses.</li> <li>Lottery or raffle tickets, credit cards, securities or documents.</li> <li>Domestic appliances.</li> <li><b>Business equipment.</b></li> <li>Remote-controlled models or sporting equipment while being used.</li> <li>The inside of watches and clocks.</li> </ul> <p>Loss 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. This doesn't apply to property taken on an 'operational tour'. (A military tour of duty for which an allowance is paid to <b>you</b>).</p> <p>Loss or damage to items that aren't with <b>you</b> or <b>your family</b> at the time of the loss or damage. For example, items that aren't being worn or carried, or aren't within reach of, <b>you</b> or <b>your family</b>.</p> <p>Loss or damage to <b>motorised vehicles</b>, bicycles and ride-on lawnmowers. (Bicycles are covered under 'Your bicycle cover')</p> <p>Loss or damage caused by any living creature, including pets.</p> <p>Loss or damage that happens at a storage facility or when <b>you're</b> moving <b>home</b>.</p> <p style="text-align: right;"><b>Cont...</b></p>	+	+	+

## Cover away from your home (cont.)

What is covered	What isn't covered	ADMIRAL	GOLD	PLATINUM
	<p><b>(Cont.)</b></p> <p>Theft or attempted theft from a motor vehicle unless:</p> <ul style="list-style-type: none"> <li>• All windows, doors and the boot were closed and locked.</li> <li>• The items were hidden from view in the boot, a closed glove compartment, or a concealed luggage compartment.</li> </ul> <p><b>We</b> won't pay more than £1,000 for any theft from a motor vehicle.</p> <p>Loss or damage caused by theft or attempted theft, unless <b>you</b> have the items in <b>your</b> possession, or have left them in a secure place.</p> <p>By 'secure place' <b>we</b> mean that <b>your</b> belongings are locked in <b>your</b> room or other security facility such as a safe, or a secure room.</p>			

## Your bicycle cover

**You're** covered for this section if **you** have contents insurance. If **you** want to make a claim for this section **you'll** need to pay the compulsory contents excess and voluntary excess (if **you** have chosen one). **You** can find **your** level of cover, and any optional cover **you've** chosen in **your** Home Policy Schedule.

This section also covers electric bicycles as long as they don't need to be licensed to be used on the road. Electric bicycles must have a maximum power of 250 watts and a maximum speed of 15.5 mph.

✓ Included  
 + Optional  
 ✗ Not Included

What is covered	What isn't covered	ADMIRAL	GOLD	PLATINUM
<p><b>1) Unspecified bicycles</b></p> <p>Any bicycle, anywhere in the world, up to the 'Unspecified cycle limit'.</p> <p><b>We'll</b> also pay up to 10% of the unspecified bicycle limit for accessories attached to <b>your</b> bicycle.</p> <p><b>You</b> can find <b>your</b> Unspecified bicycle limit in the 'Bicycles' table in <b>your</b> Home Policy Schedule.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> <li>To specified bicycles worth more than the value shown in the 'Bicycles' table in <b>your</b> Home Policy Schedule.</li> <li>To tyres or accessories, unless the bicycle is stolen or damaged at the same time.</li> <li>While the bicycle is being used for racing, pacemaking, or speed or time trials.</li> <li>To <b>motorised vehicles</b>.</li> <li>To <b>business equipment</b>.</li> </ul>	<p>✓</p>	<p>✓</p>	<p>✓</p>
<p><b>2) Specified bicycles</b></p> <p>Any bicycle shown in the 'Bicycles' table in <b>your</b> Home Policy Schedule, while they're either:</p> <ul style="list-style-type: none"> <li>In <b>your home</b>.</li> <li>On the land <b>your home</b> stands on.</li> <li>Anywhere in the world. 'Cover away from your home' must show as 'Yes' in the 'Bicycles' table.</li> </ul> <p><b>We'll</b> also pay up to 10% of the specified bicycle value for accessories attached to <b>your</b> bicycle.</p> <p><b>You</b> can find <b>your</b> specified bicycle limit in the 'Bicycles' table in <b>your</b> Home Policy Schedule.</p>	<p>Theft of bicycles when left unattended, unless:</p> <ul style="list-style-type: none"> <li>When left outside or kept in a communal area, they're locked to an immovable object using a security device.</li> <li>They're kept in a locked and secure building that only <b>you</b> and <b>your family</b> have access to.</li> <li>They're kept inside a locked vehicle, or locked to one using a cycle rack.</li> </ul>	<p>+</p>	<p>+</p>	<p>+</p>

### IMPORTANT

#### Information about specified bicycles

If a bicycle is worth more than the unspecified bicycle limit, then **we'd** class it as a specified bicycle. **You** must list these bicycles in **your** latest Home Policy Schedule to be fully covered.

**You** need to select 'Cover away from your home' if **you** want **your** specified bicycle to be covered away from **your home**.

Some specified bicycles may need extra security measures. **You** can find these in **your** Home Policy Schedule, under 'Extra conditions (endorsements)'.

## What this policy doesn't cover

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We won't cover **you** for any accident, injury, loss, damage or be legally responsible for any of the below.

### 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.
- 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.
- Scare or intimidate the public or any section of the public.

### 2. Riot

Any riot or civil commotion outside of the UK, the Isle of Man and the Channel Islands.

### 3. Radioactivity

Any nuclear reaction, radiation or radioactive contamination, or other dangerous properties of any nuclear device, part or material.

### 4. Sonic bangs

Any pressure waves caused by planes or other flying objects travelling at any speed.

### 5. Pollution or contamination

Any pollution or contamination. This doesn't apply to a sudden, unexpected and identifiable incident, or oil leaking from a domestic oil system in **your home**.

### 6. Faulty design

Any faulty or poor designs, faulty materials or poor workmanship.

### 7. Electronic data and computer virus

Any computer viruses or other attacks such as hacking, malfunction, or fault of the user.

### 8. Depreciation

Any lowering of the market value of items that have been repaired or replaced.

### 9. Loss of tone

Any loss of tone, broken strings or broken drum skins, to any musical instruments.

### 10. Gradual causes

Anything that happens gradually over time. This includes:

- Wear and tear (this is where, with time and normal use, things become damaged or stop working).
- Wet and dry rot.
- Exposure to sunlight or atmospheric conditions.
- Mildew, rust or corrosion.
- The weight of the **buildings** compressing and moving the ground, within 10 years of them being built (this is known as settlement).

## What this policy doesn't cover (cont.)

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### 11. Existing damage

Any event that happened before this policy started.

### 12. Deliberate act

Any malicious, unlawful or criminal act, that's caused on purpose by **you, your family** or anyone invited into **your home**.

### 13. Indirect loss

Any losses not directly connected to **your** claim.

Unless **we** say otherwise, this includes:

- The costs of dealing with **your** claim.
- Fees and travel costs.
- Loss of earnings and compensation.

### 14. Confiscation

Any of **your** property being taken from **you** by an authority.

### 15. Commercial use

Any property used for **business reasons**, unless **we've** 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 happens, **you** must give **us** full details of the other policy. If any loss or damage covered by this policy is also covered by any other insurance, **we** won't pay more than **our** share of the claim.

**We** won't 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, **you** can find more information about these covers on page 30.

### 17. Solar flare

Any solar storm or flare.

### 18. Agreements

Any **liability you** or **your family** have because of another contract or agreement.

### 19. Deception

Any deception unless it was used to enter **your home**. There is no cover if someone:

- Tricks **you** to take **your** belongings.
- Pretends to make a payment.
- Cancels their payment.

## What this policy doesn't cover (cont.)

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### **20. Processes**

Any electrical or mechanical breakdown or misuse of the item. Or, while being fixed, restored, cleaned, washed, dyed, altered or maintained.

### **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 that apply to your home policy

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. Keeping us up to date

As long as **you** and **your family** keep to all the terms and conditions of the policy, the cover is valid.

**Your** Home Proposal Confirmation and Home Policy Schedule show the information **you** have given **us**. It's important that **you** tell **us** if any of the information on these documents is wrong or if the details change.

### 2. What to do in a claim

#### Your responsibilities

Below is a list of what **you** need to do and can't do if **you** or **your family** are involved in any type of claim or loss.

##### What you need to do

- Tell **us** about the claim or loss as soon as possible.
- Give **us** all the information **we** need about the claim and co-operate with **our** investigation.
- If **you** get any writ (a formal written order), summons or letters about **your** claim, please send them to **us** as soon as **you** receive them.
- **You'll** also need to tell the police as soon as possible if **you** think **your** claim involves theft, malicious damage or riot.

##### What you can't do

- Don't try to negotiate the settlement of **your** claim or agree to pay any costs, unless **we've** given **you** permission in writing.
- Don't throw away or destroy any items that are damaged, or abandon **your** property to **us** unless **we** ask **you** to.
- Don't admit that an incident was **your** fault.

#### Our responsibilities

Below is a list of what **we** can and won't do if **you** or **your family** are involved in any type of claim or loss.

##### What we can do

- Handle the defence or settlement of **your** claim for **you**.
- Take legal action in connection with a claim, in **your** name or the name of anyone insured on the policy, for **our** own benefit.
- Enter **your home** to recover anything **we** can and to make sure no further damage happens.
- Send specialists to inspect damage and arrange for repairs or replacements. **We** might also ask **you** to get quotes for repairing or replacing items.

##### What we won't do

- If **we** rebuild, replace or repair any damaged parts of **your home** and it's worth less than it was before, **we** won't cover the difference.
- Pay any extra cost to change, extend or improve **your buildings** in any way.
- Reduce the amount **you're** covered for after a claim, as long as all necessary work has been carried out.
- **We'll** refuse to deal with someone acting for **you** if they harass **our** staff or behave in an abusive or threatening way towards them. **We'll** instead only deal with **you** or another person of **your** choice.

## General conditions that apply to your home policy (cont.)

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### 3. Looking after your property

**You** and **your family** must keep **your** property in a good state of repair. **You** also need to do what **you** can to stop any accidents, loss, damage or injury from happening or getting worse, as long as it's safe to do so. If **you** don't look after **your** property **you** might not be able to claim, and **your** policy may be cancelled.

### 4. How you can cancel your policy

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

- Go through 'My Account' on **our** website.
- Call **our** Customer Loyalty team on 0333 220 2003.
- Write to Customer Loyalty, Admiral, Ty Admiral, David Street, Cardiff CF10 2AA.

#### All policies

If **you** cancel **your** policy within 14 days of receiving **your** welcome letter or email, **we'll** refund the premium **you've** paid, minus **our** admin fee.

If **you** cancel the policy after 14 days, **we'll** keep the premium for the time **you've** been covered, plus **our** admin fees, **we'll** refund any remaining premium.

If **you** cancel and **you** owe any premium, **you** must pay this within 10 days. If possible, **we'll** 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.

#### Single policy

**You** can cancel the policy immediately, or from a future date. **You** can't cancel the policy from a date that's passed.

#### MultiCover policy

Any policyholder or the policy administrator can ask **us** to cancel the whole policy. **We'll** send seven days' notice to each policyholder asking them to let **us** know if they're unhappy with the cancellation. If any of the policyholders let **us** know they don't want the cancellation to go ahead, **we** won't cancel the policy. **We'll** tell all policyholders and the policy administrator if this happens.

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

The policy administrator will be able to remove any **home**, car or van from the policy. **We'll** send seven days' notice to all policyholders asking them if they're unhappy with the cancellation. If a policyholder gets in touch to let **us** know they don't want the cancellation to go ahead, **we** won't cancel the policy. **We'll** tell all individual policyholders and the policy administrator if this happens.

If **you** have a MultiCover policy **you** would have received a discount on **your** overall premium. If **you** remove any **home** or vehicle from the policy **you** won't be able to keep this discount.

#### When we might cancel your policy

**We** can cancel cover at any time. **We'll** send **you** an email or a letter to **your** last known address with seven days' notice. **We'll** only do this for the following reasons.

- **We** discover that **you've** given **us** false, incomplete, exaggerated or misleading information, on purpose.
- **You** don't tell **us** about any necessary correction or changes.
- **You** don't respond to **our** written requests for more information or documents.
- **You** harass **our** staff or behave in an abusive or threatening way towards them.
- **You** don't pay **your** premium or **your** credit agreement is cancelled.

## General conditions that apply to your home policy (cont.)

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### 5. Paying for your policy

#### All payment types

If **we** can't collect any amount by the due date, **we'll** cancel **your** policy.

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

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

#### Direct Debit

If **you** don't pay **your** direct debit payments in line with the credit agreement, **you** won't be able to carry on paying by direct debit. To make sure **you're** still insured **you'll** need to pay **your** premium in full. At renewal **we** won't offer the option to pay by direct debit, **you'll** have to pay the full premium in one payment.

#### Card payment

**You** must contact **us** if the card account is closed, **your** card details aren't stored with **us**, or **you** want to change the payment method.

### 6. If you disagree with us about the claim amount

**We** hope **you** won't disagree with the amount **we'll** pay for **your** claim. If **you** do, the claim will be sent to **our** Quality Manager for a decision. If **you** disagree with that decision, **you** can get in touch with the Financial Ombudsman Service. For more information, please see 'How to make a complaint' on page 66.

### 7. Dual cover

If **your** claim is covered under other parts of this policy, **we'll** settle **your** claim in the section it best fits under.

### 8. Corrections and changes in circumstances

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

If **you** don't tell **us** about any corrections or changes as listed in 'Keeping your policy up to date', **we** may:

- Change the terms of **your** cover.
- Cancel **your** policy.
- Void **your** policy (consider it to have never existed).
- Refuse to pay **your** claim.
- Reduce the amount **you** can claim for. For example, if the premium **you** paid was only 75% of what it should have been, **we** won't pay more than 75% of **your** claim.

#### When you might have to pay fees

If **you** want to cancel or make changes to **your** policy, **you'll** have to pay a fee for the cost of **us** arranging and handling **your** policy. Details of these charges are in 'Your Agreement with EUI Limited'. **You're** given a copy of this at the start of each **period of insurance**. It is also available on **our** website at [www.admiral.com](http://www.admiral.com)

## General conditions that apply to your home policy (cont.)

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### 9. Fraud prevention

Insurance fraud is a crime. **We're** committed to protecting **our** customers against fraud and its effects.

**We'll** take action if **you** or anyone acting for **you**, give false, incomplete, exaggerated or misleading information. This includes false, altered, forged or stolen documents. **You** must always answer **our** questions honestly and give true and accurate information.

**We** can take any of the actions listed below.

- Change **your** policy to show the correct information and change the premium.
- Cancel **your** policy immediately.
- Void **your** policy, which means **we'll** consider it to have never existed.
- Refuse to pay any claim or only pay part of a claim.
- Keep the premium **you've** paid.
- Recover any costs from **you** or any other insured person.
- Cancel or void (consider it to have never existed) any other EUI policies **you're** connected with.
- Report the matter to the police.

### 10. How to make changes to your policy

#### How to make changes to your 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'd** like someone else to be able to deal with a claim for **you**, please discuss this with the Claims Department.

#### How to make changes to your MultiCover policy

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

The other policyholders will be able to discuss and change any **home** or vehicle. They can only remove their own **home** or vehicle from the MultiCover policy.

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

Named drivers covered under a MultiCover policy can only discuss or change the vehicles they're insured to drive.

If **you'd** like someone else to be able to deal with a claim for **you**, please discuss this with the Claims Department.

## General conditions that apply to your home policy (cont.)

The table below shows who can make changes to policies.

Who can make a change	Type of change						
	Single policies or MultiCover policies				MultiCover policies only		
	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. Renewing your policy

Before **your** renewal, **we'll** contact the administrator to let **you** know **your** policy terms and renewal price.

Unless **you've** opted out, **we'll** automatically renew **your** policy on its renewal date. If **we** have **your** permission, **we'll** use the payment details **you've** given.

If **we** can't automatically renew **your** policy, **we'll** send **you** an email or letter to **your** last known address before **your** insurance ends.

If **you** don't want **your** policy to renew, or **you** want to opt out of automatic renewal, please let **us** know before **your** renewal date. Choosing this option means **your** policy will not renew, unless **you** tell **us** otherwise.

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

#### Claiming just before renewal

If **you** make a claim that happened after **we** worked out the price of **your** renewal but before **your** renewal date, **we'll** adjust the renewal price. If **we** can't renew **your** policy, **we'll** contact **you** to let **you** know.

## 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 30 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 4 days 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		
Gold		
Platinum		

## Guide to your Home Emergency cover and Home Emergency Extra cover (cont.)

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### 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 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.
- £1,000 (including VAT) for alternative accommodation, under Home Emergency Extra cover.
- £500 (including VAT) for alternative accommodation, 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.
- £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 and Home Emergency Extra cover (cont.)

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### **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 and 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 isn't covered	HEC	HEX
<p><b>Boiler and heating system</b></p> <p><b>We'll</b> cover <b>your</b> boiler, <b>heating system</b> or hot-water system if it fails or breaks down because of:</p> <ul style="list-style-type: none"> <li>• An <b>emergency</b>, leaving <b>you</b> without heating or hot water.</li> <li>• A loss of water pressure within a boiler due to a fault.</li> <li>• A water leak from the boiler or <b>heating system</b>.</li> </ul> <p>Air or ground source heat pumps are covered on a <b>reimbursement basis</b> only. This means <b>you</b> arrange and pay for the cost of repairs and then send us the receipts to claim back, up to the policy limit.</p>	<p>Plumbing problems which haven't caused <b>your</b> boiler to break down and which relate to leaking pipes, blocked drains or leaking radiators. (This may be covered under 'Plumbing'.)</p> <p>Where a loss of gas supply has caused <b>your</b> boiler to stop working. (This may be covered under 'Internal gas pipe'.)</p> <p>Where a loss of electricity supply has caused <b>your</b> boiler to stop working. (This may be covered under 'Electrics'.)</p> <p>Commercial boilers or <b>heating systems</b> with an output of over 70kW/hr.</p> <p>Any boiler or <b>heating system</b> that's shared with neighbouring homes.</p> <p>Any boiler or <b>heating system</b> outside <b>your home</b>, unless it is the main source of heating for <b>your home</b>.</p> <p>Replacing the following:</p> <ul style="list-style-type: none"> <li>• Radiators or their valves.</li> <li>• Inhibitors.</li> <li>• Any equipment added to <b>your heating system</b> (For example, magnetic filters).</li> </ul> <p>Adjusting or replacing the timing and temperature controls if it's still safe to use. This includes relighting the pilot light.</p> <p>Faults where the boiler still provides hot water and heating.</p> <p>Repairs that need a power flush of <b>your</b> boiler or <b>heating system</b>.</p> <p>Any fault that is not clear to <b>our contractor</b> or <b>your contractor</b>.</p> <p>Repairing or replacing any of the following:</p> <ul style="list-style-type: none"> <li>• Underfloor heating.</li> <li>• Warm air units.</li> <li>• Gas appliances such as cookers.</li> </ul> <p style="text-align: right;">cont...</p>	<p>✔</p>	<p>✔</p>

## Guide to your Home Emergency cover and Home Emergency Extra cover (cont.)

What is covered	What isn't covered	HEC	HEX
	<p><b>(cont.)</b></p> <p>Any fault arising due to sludge, scale, rust or debris in the <b>heating system</b>, or damage caused by the chemical composition of the water (for example, if <b>you</b> live in a hard water area).</p> <p>Repairing or replacing convector heaters, water tanks or hot-water cylinders.</p> <p>Any breakdown that <b>our contractor</b> deems that negligence or poor maintenance has caused.</p>		
<p><b>Temporary heating</b></p> <p><b>We'll</b> pay <b>you</b> up to £50 towards the cost of heaters if <b>you</b> have no heating and the engineer is waiting for parts. This also applies if <b>we</b> can't repair the boiler or <b>heating system</b>. These heaters would be yours to keep.</p>		✓	✓
<p><b>Alternative accommodation</b></p> <p><b>We'll</b> pay towards the cost of alternative accommodation if <b>you</b> can't stay in <b>your home</b> overnight due to an <b>emergency</b>. This covers <b>you</b>, everyone who permanently lives in <b>your home</b> and <b>your</b> pets. This cover includes transport to the alternative accommodation and then <b>home</b> again. <b>We'll</b> settle the claim on a <b>reimbursement basis</b>.</p> <p><b>We'll</b> pay <b>you</b> up to £500 under Home Emergency cover, and up to £1,000 under Home Emergency Extra cover. The maximum <b>we'll</b> pay per night is £250.</p>		✓	✓

## Guide to your Home Emergency cover and Home Emergency Extra cover (cont.)

What is covered	What isn't covered	HEC	HEX
<p><b>Plumbing</b></p> <p><b>We'll</b> cover an <b>emergency</b> relating to water pipes between the main stopcock and the taps in <b>your home</b>.</p> <p><b>We'll</b> cover draining and isolating leaking water tanks.</p> <p><b>We'll</b> cover toilet flushing mechanisms.</p> <p><b>We'll</b> also cover leaks from:</p> <ul style="list-style-type: none"> <li>• <b>Your</b> toilet.</li> <li>• Pipes leading to and from the shower or bath.</li> <li>• The internal section of overflow pipes.</li> <li>• Water pipes that are part of the <b>heating system</b>.</li> </ul>	<p>Repairing or replacing all pipes outside the <b>home</b>.</p> <p>Dripping taps or nozzles.</p> <p>Any part of the plumbing or drainage system if the water is going down a drain without causing damage.</p> <p>Repairing or replacing any of the following:</p> <ul style="list-style-type: none"> <li>• Hot-water cylinders.</li> <li>• Water storage tanks or immersion tanks.</li> <li>• Radiators.</li> <li>• Sanitary fixtures, including sinks and basins.</li> <li>• External overflows.</li> <li>• Burst, split or leaking flexible hoses.</li> <li>• Lead pipes.</li> </ul> <p>Domestic appliances such as dishwashers and washing machines.</p> <p>Septic tanks, swimming pools and hot tubs.</p> <p>Dealing with temporarily frozen pipes.</p>		
<p><b>IMPORTANT</b></p> <p><b>Plumbing and drainage</b></p> <p><b>You</b> may be covered under 'Your buildings cover' of <b>your associated home cover</b> for 'trace and access'. This is the cost of removing and replacing any part of the <b>buildings</b> to find the source of a leak. Please check <b>your</b> Home Policy Schedule for the level of cover <b>you</b> have.</p>			
<p><b>Drainage</b></p> <p><b>We'll</b> cover an <b>emergency</b> relating to blocked waste pipes.</p> <p><b>We'll</b> also cover damage to waste pipes that's caused a blockage or a leak.</p> <p>Below is a list of <b>emergencies you</b> are covered for.</p> <ul style="list-style-type: none"> <li>• Blocked sinks.</li> <li>• Blocked or leaking waste pipes.</li> <li>• Blocked rainwater drains.</li> <li>• Blocked bath, toilet or external drainage.</li> <li>• Blocked or leaking soil vent pipes (pipes that carry waste water to the underground drainage system).</li> </ul>	<p>Repairs to drains that are the responsibility of the local water authority (even if they are within the boundaries of <b>your home</b>).</p> <p>Shared soil pipes (even if they are within the boundaries of <b>your home</b>).</p> <p>Repairing or replacing:</p> <ul style="list-style-type: none"> <li>• Manholes, soakaways, cesspits, guttering and downpipes.</li> <li>• Treatment plants and their outflow pipes.</li> <li>• Any part of the drain which doesn't totally block the drain.</li> </ul> <p>Clearing or emptying septic tanks. Regular cleaning or descaling of <b>your</b> drains.</p> <p>Repairing or unblocking drains which are used for commercial purposes.</p> <p>Making access to drain systems, such as manhole covers, that have been built over.</p> <p>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.</p>		

## Guide to your Home Emergency cover and Home Emergency Extra cover (cont.)

What is covered	What isn't covered	HEC	HEX
<p><b>Windows, doors and locks</b></p> <p><b>We'll</b> cover <b>temporary repairs</b> to damaged external windows and doors if <b>your home</b> is not safe or secure. <b>We'll</b> use boarding or a similar material to solve the immediate security risk.</p> <p><b>We'll</b> also cover gaining access to <b>your home</b> following damage to the lock of the external doors.</p> <p><b>We'll</b> cover damage to locks on external windows and doors if <b>your home</b> is not safe or secure.</p>	<p>Double glazing where one pane is broken but the other is intact and the <b>home</b> is therefore secure.</p> <p>Internal doors and windows that do not affect the security and safety of the property.</p> <p>Replacing lost or stolen keys.</p>	✓	✓
<p><b>Electrics</b></p> <p><b>We'll</b> cover failure of the electricity supply in <b>your home</b>.</p>	<p>Repairing or replacing electrical appliances.</p> <p>Electrical wiring and electrical infrastructure, such as mains cables, outside the <b>home</b>.</p> <p>Repairing or replacing burglar-alarm, fire-alarm or CCTV systems.</p> <p>Swimming pools and their plumbing or filtration systems.</p> <p>Electric showers.</p> <p>Replacing light bulbs or fuses in plugs.</p> <p>Intermittent loss of electricity.</p>	✓	✓
<p><b>Boiler and heating system – beyond economic repair</b></p> <p><b>We'll</b> pay <b>you</b> £250 towards the cost of a new boiler if <b>your heating system</b> is beyond economic repair.</p> <p>Beyond economic repair means that the cost of repairing it would be more than the cost of replacing it.</p>		✗	✓
<p><b>Roofing</b></p> <p><b>We'll</b> cover an <b>emergency</b> relating to the roof due to <b>storm</b> or bad weather.</p> <p><b>We'll</b> pay for a <b>temporary repair</b> using a tarpaulin or similar material.</p>	<p>Repositioning tiles (unless this is the only way to contain the <b>emergency</b>).</p> <p>Damage due to poor roof maintenance or wear and tear.</p> <p>Damage caused to property or contents as a result of water entering <b>your home</b>.</p>	✗	✓
<p><b>Pests</b></p> <p>If there's evidence of an infestation in <b>your home</b>, <b>we'll</b> provide cover for getting rid of the following:</p> <ul style="list-style-type: none"> <li>• Rats and mice.</li> <li>• Wasps and hornets.</li> <li>• Grey squirrels.</li> <li>• Cockroaches.</li> </ul>	<p>Pests found outside <b>your home</b>.</p> <p>Getting rid of any pests not listed under this cover.</p>	✗	✓

## Guide to your Home Emergency cover and Home Emergency Extra cover (cont.)

What is covered	What isn't covered	HEC	HEX
<p><b>Internal gas pipes</b>  <b>We'll</b> cover a leak from the gas supply pipe in <b>your home</b>, between the meter and a gas appliance.</p> <p>When the National Gas Emergency Service have found and isolated the source of a leak, <b>we'll</b> repair or replace the section of pipe.</p> <p>If <b>you</b> think <b>you</b> have a gas leak, <b>you</b> should immediately call the National Gas Emergency Service on <b>0800 111 999</b>.</p>	<p>Restoring the gas supply after a <b>temporary repair</b>. <b>Your</b> supplier will be able to arrange this for <b>you</b>.</p> <p>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.</p>	✗	✓

## 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 4 days 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 and Home Emergency Extra cover (cont.)

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### 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'll** 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.

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 4 days 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'll 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'll** 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 aren't 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 and Home Emergency Extra cover (cont.)

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### 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'll** 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'll** 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'll** 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 and Home Emergency Extra cover (cont.)

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### 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](http://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](http://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'll** process **your** personal information, go to [www.admiral.com/your-privacy-and-security/](http://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 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.
- 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.

## Guide to your Home Emergency cover and Home Emergency Extra cover (cont.)

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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'll** 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.

## 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](http://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'll** 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'll** 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**.

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

## Guide to your Family Legal Protection (cont.)

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### 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](http://www.legaldepot.admiral.com) and use the voucher code sent to **you** via email or call **0117 927 1852** for access.

**We** can't accept responsibility if the helpline services are unavailable for reasons **we** can't 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'll** 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 can't 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'll** give **you** a reference number. At this point **we'll** not be able to tell **you** whether **you** are covered, but **we'll** 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'll** 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** exist for the duration of the claim
2. the **date of occurrence** of the insured incident is:
  - i. During the **insured period**, or
  - ii. during the currency of a previous equivalent legal expenses insurance policy, provided that:
    - the previous legal expenses insurance policy required **you** to report claims during its currency
    - **you** could not have notified a claim previously as **you** could not have reasonably been aware of the **insured incident**
    - cover has been continuously maintained in force
    - any claim that should have been covered under a previously operative legal expenses insurance policy will not be covered by **us**, and
    - the available limit of indemnity shall be limited to the lesser of the sums payable under this or **your** previous policy.
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**.

## Guide to your Family Legal Protection (cont.)

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### What we'll pay

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

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

### What we'll 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**:

<b>Appointed representative</b>	The <b>preferred law firm</b> , law firm, accountant or other suitably qualified person <b>we'll</b> appoint to act on <b>your</b> behalf.
<b>Associated home policy</b>	The valid home insurance policy arranged by EUI Limited which has been taken out by <b>you</b> . For policies with multiple homes, Family Legal Protection will be confirmed on the Home Policy Schedule for each home
<b>Costs and Expenses</b>	<ol style="list-style-type: none"> <li>a. All reasonable and necessary costs chargeable by the <b>appointed representative</b> and agreed by <b>us</b> in accordance with the <b>ARAG Standard Terms of Appointment</b>.</li> <li>b. The costs incurred by opponents in civil cases if <b>you</b> have been ordered to pay them, or <b>you</b> pay them with <b>our</b> agreement.</li> </ol>
<b>Countries covered</b>	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
<b>ARAG Standard Terms of Appointment</b>	The terms and conditions (including the amount <b>we'll</b> pay to an <b>appointed representative</b> ) 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 <b>appointed representative</b> the amount is currently £100 per hour. This amount may vary from time to time.

## Guide to your Family Legal Protection (cont.)

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<b>Date of occurrence</b>	<p>a. For civil cases (other than as specified under c, d and e 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 <b>date of occurrence</b> is the date of the first of these events. (This is the date the event happened, which may be before the date <b>you</b> first became aware of it.)</p> <p>b. For criminal cases, the date <b>you</b> began, or are alleged to have begun, to break the law.</p> <p>c. For insured incident Tax, the date when HM Revenue &amp; Customs first notifies <b>you</b> in writing of its intention to make an enquiry</p> <p>d. For insured incident Consumer disputes and Motor contract dispute, the date when <b>you</b> first became aware of, or should have been aware of a claim.</p> <p>e. For insured incident Legal Defence, 3 the date <b>you</b> first became aware of the formal investigation or disciplinary hearing against <b>you</b>.</p>
<b>Identity theft</b>	The theft or unauthorised use of <b>your</b> personal identification which has resulted in the unlawful use of <b>your</b> identity.
<b>Insured period</b>	From the date Family Legal Protection was added to the <b>associated home policy</b> until its renewal or cancellation. As long as the policyholder remains eligible, this policy will automatically renew with the <b>associated home policy</b> unless <b>you</b> inform EUI Limited otherwise.
<b>Preferred law firm</b>	A law firm or barristers' chambers <b>we</b> choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with <b>your</b> claim and must comply with <b>our</b> agreed service standard levels, which <b>we</b> audit regularly. They are appointed according to the <b>ARAG Standard Terms of Appointment</b> .
<b>Reasonable prospects</b>	<p>a. For civil cases, the prospects that <b>you</b> will recover losses or damages (or obtain any other legal remedy that <b>we</b> 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%. <b>We</b>, or a <b>preferred law firm</b> on <b>our</b> behalf, will assess whether there are <b>reasonable prospects</b>.</p> <p>b. For criminal cases there is no requirement for there to be prospects of a successful outcome.</p> <p>c. For all civil and criminal appeals, the prospects of a successful outcome must be at least 51%.</p>
<b>Vehicle cloning</b>	Illegal use of <b>your</b> motor vehicle's registration details.
<b>We, us, our, ARAG</b>	<b>ARAG</b> Legal Expenses Insurance Company Limited
<b>You, your</b>	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 isn't covered
<p><b>Consumer disputes</b></p> <p>A contractual dispute arising from an agreement or an alleged agreement which <b>you</b> have entered into in a personal capacity for:</p> <ol style="list-style-type: none"> <li>Buying or hiring in goods or services</li> <li>Selling goods</li> <li>Buying or selling <b>your</b> principal home.</li> <li>Renting <b>your</b> principal home as a tenant.</li> </ol> <p>Please note that the amount in dispute must be more than £100 (including VAT).</p>	<p>A claim relating to the following:</p> <ol style="list-style-type: none"> <li>dispute relating to an insurance policy, other than when <b>your</b> insurer refuses <b>your</b> claim</li> <li>a dispute arising from any loan, mortgage, pension, investment or borrowing</li> <li>a dispute over the sale, purchase, terms of a lease, licence, or tenancy of land or buildings (other than disputes arising from <b>you</b> buying or selling <b>your</b> principal home or <b>you</b> renting <b>your</b> principal home as a tenant). However, <b>we'll</b> cover a dispute with a professional adviser in connection with these matters</li> <li>a motor vehicle owned by or hired or leased to <b>you</b> (please refer to insured incident <b>Motor contract disputes</b>).</li> </ol>
<p><b>Motor contract disputes</b></p> <p>A contractual dispute arising from an agreement or an alleged agreement which <b>you</b> have entered into in a personal capacity for:</p> <ol style="list-style-type: none"> <li>buying, selling, hiring or insurance of a motor vehicle or its spare parts or accessories</li> <li>service, repair or testing of a motor vehicle.</li> </ol> <p>Please note that the amount in dispute must be more than £100 (including VAT).</p>	<p>A dispute relating to an insurance policy, other than when <b>your</b> insurer refuses <b>your</b> claim.</p>
<p><b>Personal injury</b></p> <p>A specific or sudden accident that causes <b>your</b> death or bodily injury to <b>you</b>.</p> <p>Please note that <b>we'll</b> not defend <b>your</b> legal rights, but <b>we'll</b> cover defending a counter-claim.</p>	<p>A claim relating to the following:</p> <ol style="list-style-type: none"> <li>illness or bodily injury that happens gradually</li> <li>psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to <b>you</b></li> <li>clinical negligence (please refer to insured incident Clinical negligence).</li> </ol>
<p><b>Clinical negligence</b></p> <p>An identified negligent act of surgery or identified negligent clinical or medical procedure, which causes death or bodily injury to <b>you</b>.</p>	<p>A claim relating to the following:</p> <ol style="list-style-type: none"> <li>the failure or alleged failure to correctly diagnose <b>your</b> condition</li> <li>psychological injury or mental illness that is not associated with <b>you</b> having suffered physical bodily injury</li> </ol>
<p><b>Employment disputes</b></p> <p>A dispute relating to <b>your</b> contract of employment.</p> <p>Please note that a dispute is deemed to have occurred once all employer's disciplinary hearings and internal grievance procedures have been completed.</p>	<p>A claim relating to the following:</p> <ol style="list-style-type: none"> <li>any claim relating solely to personal injury (please refer to insured incident Personal injury)</li> <li>a settlement agreement while <b>you</b> are still employed.</li> </ol>

## Guide to your Family Legal Protection (cont.)

What is covered	What isn't covered
<p><b>Property disputes</b></p> <p>A civil dispute relating to <b>your</b> principal home or personal possessions that <b>you</b> own or are responsible for, following:</p> <ol style="list-style-type: none"> <li>an event which causes physical damage to such property but the amount in dispute must be more than £100.</li> </ol> <p>Please note <b>we</b>'ll not defend <b>your</b> legal rights but <b>we</b>'ll cover defending a counter-claim.</p> <ol style="list-style-type: none"> <li>a legal nuisance</li> <li>a trespass</li> </ol> <p>Please note <b>you</b> must have, or there must be <b>reasonable prospects</b> of establishing <b>you</b> have, the legal ownership or right to the land or personal possessions that are the subject of the dispute.</p>	<p>A claim relating to the following:</p> <ol style="list-style-type: none"> <li>a contract <b>you</b> have entered into</li> <li>any building or land except <b>your</b> main home</li> <li>someone legally taking <b>your</b> property from <b>you</b>, whether <b>you</b> are offered money or not, or restrictions or controls placed on <b>your</b> property by any government or public or local authority</li> <li>work done by, or on behalf of, any government or public or local authority unless the claim is for accidental physical damage</li> <li>adverse possession (meaning the occupation of any building or land either by someone trying to take possession from <b>you</b> or of which <b>you</b> are trying to take possession)</li> </ol>
<p><b>Tax</b></p> <p>A comprehensive examination by HM Revenue &amp; Customs that considers all areas of <b>your</b> self assessment tax return, but not enquiries limited to one or more specific area.</p> <p>Provided that:</p> <p><b>You</b> have taken reasonable care to ensure that all returns are complete and correct and are submitted within the statutory time limits allowed.</p>	<p>A claim relating to the following:</p> <ol style="list-style-type: none"> <li><b>your</b> business activities</li> <li>any investigation, enquiry, or prosecution relating to suspected or alleged dishonesty or suspected or alleged criminal offences.</li> </ol>
<p><b>Probate</b></p> <p><b>Costs and expenses</b> to pursue <b>your</b> legal rights in respect of a probate dispute involving the will of <b>your</b> parents, grandparents, children, step-children or adopted children where <b>you</b> are contesting a will as a named beneficiary, or as a member of a class of beneficiaries with an immediate interest.</p>	<p>Claims in respect of any dispute where a will has not been previously made or concluded or can't be traced (Intestate).</p>
<p><b>Legal defence</b></p> <p><b>Costs and expenses</b> to defend <b>your</b> legal rights if:</p> <ol style="list-style-type: none"> <li>An event arising from <b>your</b> work as a worker or an employee leads to: <ol style="list-style-type: none"> <li><b>You</b> being contacted by the police, or others with criminal investigatory powers, where it is alleged <b>you</b> have, or may have, committed a criminal offence</li> <li><b>You</b> being prosecuted in a court of criminal jurisdiction</li> <li>Civil action being taken against <b>you</b> under: <ul style="list-style-type: none"> <li>Discrimination legislation</li> <li>Data protection legislation</li> </ul> </li> </ol> </li> <li>A formal investigation or disciplinary hearing is brought against <b>you</b> by a professional or regulatory body <b>you</b> by a professional or regulatory body</li> </ol>	<p>A claim relating to the following:</p> <ol style="list-style-type: none"> <li>Any claim involving assault, violence or sexual misconduct.</li> <li>Any claim involving alcohol or illegal drugs</li> <li>Any claim resulting from hacking (unauthorised access) or other type of cyber attack affecting stored personal data.</li> <li>Any criminal investigation or enquiry by, with or on behalf of HM Revenue &amp; Customs.</li> <li>Any claim relating to <b>you</b> driving a motor vehicle</li> </ol>

## Guide to your Family Legal Protection (cont.)

What is covered	What isn't covered
<p><b>Personal identity fraud</b></p> <ol style="list-style-type: none"> <li>1. Following a call to the Personal Cyber and Identity Theft Helpline <b>we'll</b> assign a personal caseworker who will provide phone advice and a personal action plan to help regain <b>your</b> identity.</li> <li>2. If <b>you</b> become a victim of <b>identity theft</b>, <b>we'll</b> pay the costs <b>you</b> incur for phone calls, faxes or postage to communicate with the police, credit agencies, financial service providers, other creditors or debt-collection agencies. <b>We'll</b> also pay the cost of replacement documents to help restore <b>your</b> identity and credit status.</li> <li>3. Following <b>your identity theft we'll</b> pay: <ol style="list-style-type: none"> <li>a. <b>costs and expenses</b> to reinstate <b>your</b> identity including costs for the signing of statutory declarations or similar documents</li> <li>b. <b>costs and expenses</b> to defend <b>your</b> legal rights in a dispute with debt collectors or any party taking legal action against <b>you</b> arising from or relating to <b>identity theft</b></li> <li>c. loan-rejection fees and any re-application administration fee for a loan when <b>your</b> original application has been rejected.</li> </ol> </li> </ol> <p>Please note that:</p> <ol style="list-style-type: none"> <li>i. <b>you</b> must notify <b>your</b> bank or building society as soon as possible</li> <li>ii. <b>you</b> must tell <b>us</b> if <b>you</b> have previously suffered <b>identity theft</b>, and</li> <li>iii. <b>you</b> must take all reasonable action to prevent continued unauthorised use of <b>your</b> identity.</li> </ol>	<p>A claim relating to the following:</p> <ol style="list-style-type: none"> <li>a. fraud committed by anyone entitled to make a claim under this section</li> <li>b. losses arising from <b>your</b> business activities.</li> </ol>
<p><b>Jury service</b></p> <p><b>Your</b> absence from work:</p> <ol style="list-style-type: none"> <li>a. to attend any court or tribunal at the request of the <b>appointed representative</b></li> <li>b. to perform jury service</li> <li>c. to carry out activities specified in <b>your identity theft</b> action plan under insured incident Personal identity fraud.</li> </ol> <p>The maximum <b>we'll</b> pay is <b>your</b> net salary or wages for the time that <b>you</b> are absent from work less any amount the court gives <b>you</b>.</p>	<p>Any claim if <b>you</b> are unable to prove <b>your</b> loss</p>

## Guide to your Family Legal Protection (cont.)

What is covered	What isn't covered
<p><b>Vehicle cloning</b></p> <p>If <b>you</b> are concerned that <b>you</b> may have become a victim of <b>vehicle cloning</b>, please call the Legal Advice helpline on <b>0117 927 1852</b> who can provide telephone advice, including any action <b>you</b> may need to take:</p> <ol style="list-style-type: none"> <li><b>We'll</b> pay the costs that <b>you</b> 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 <b>your</b> motor insurer and other creditors or debt-collection agencies.</li> <li><b>Costs and expenses</b> to defend <b>your</b> legal rights arising from the <b>vehicle cloning</b> of <b>your</b> vehicle.</li> </ol> <p>Please note that:</p> <p><b>You</b> must notify <b>us</b>, the police, the DVLA, and any party with an interest in <b>your</b> motor vehicle such as the motor insurer, or leasing or finance company as soon as possible once <b>you</b> become aware that such illegal use has occurred.</p>	<ol style="list-style-type: none"> <li>Illegal use of the motor vehicle's registration details by anyone entitled to make a claim under this section.</li> <li>Losses arising from <b>your</b> business.</li> </ol>

## General Exclusions

**We'll** 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 haven't 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 haven't agreed

Any legal action **you** take that **we** or the **appointed representative** haven't 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.)

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### 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** aren't 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**'ll 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** can't 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**'ll 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**'ll pay is the amount **we** would have paid if they had agreed to the **ARAG Standard Terms of Appointment**. The amount **we**'ll 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.)

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### 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'll** 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](http://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'll** 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'll**, at **our** discretion, void this section (make it invalid) from the date of claim, or alleged claim, and/or **we'll** 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.)

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### 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'll** 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 an email or a letter 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 [customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk)
- writing to the Customer Relations Department | ARAG Legal Expenses Insurance Company Limited | Unit 4a | Greenway Court | Bedwas | Caerphilly | CF83 8DW
- completing **our** online complaint form at [www.arag.co.uk/complaints](http://www.arag.co.uk/complaints)

## Guide to your Family Legal Protection (cont.)

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

If **you** aren't 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](http://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](mailto: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](http://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** can't 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](http://www.fscs.org.uk)

## Privacy and Data Protection Notice

### Privacy

When **you** purchase and use an ARAG product **we** will process personal information about **you** and anyone else whose details are provided to **us** to provide **you** with a service or a claim.

**We** process **your** personal information in accordance with **our** Privacy Notice. **You** can find **our** Privacy Notice online at [www.arag.co.uk/privacy](http://www.arag.co.uk/privacy). Alternatively **you** can make a request for a printed copy to be sent to **you** by contacting [dataprotection@arag.co.uk](mailto:dataprotection@arag.co.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 Registered Address:

ARAG Legal Expenses Insurance Company Limited | ARAG House | Unit 4a | Greenway Court | Bedwas | Caerphilly | CF83 8DW

Registered in England and Wales | Company Number 103274 | Website: [www.arag.co.uk](http://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

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### What to do if you're unhappy

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

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

### How to make a complaint about your home cover

Complaint Manager

Admiral

Ty Admiral

David Street

Cardiff

CF10 2AA

Phone: **0330 333 5888**

Email: [customerassurance@admiral.com](mailto:customerassurance@admiral.com)

### How to make a 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](mailto:householdclaimsquality@admiralgroup.co.uk)

### How to make a 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](mailto:HEcomplaints@uk.sedgwick.com)

### What to do if you're still unhappy

If **we've** given **you our** final response, or it's been more than eight weeks since **you've** made **your** complaint, **you** can send **your** complaint to the Financial Ombudsman Service. Their details are:

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](mailto:complaint.info@financial-ombudsman.org.uk)

## How we use your personal information

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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](http://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 **you** give **us** false or inaccurate information and **we** suspect **you** of fraud, **we** can pass **your** details to fraud prevention agencies.

