



Right Dress Kit & Home Insurance Policy

Right Dress Kit & Home Insurance

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**Introduction to
Policy Wordings** **Your policy wording**

This Policy, the application form/statement of fact and Schedule should be read together and form the contract of insurance, between you, the policyholder and us A consortium of leading UK Insurers.

The schedule sets out the sections you have selected and any Sum Insured limits which are relevant to you; it is your evidence of insurance and you may need it if you wish to make a claim.

In return for the payment of the premium by you we will provide insurance in accordance with the Policy Cover for those Sections shown in the Schedule in respect of events happening during the Period of Insurance.

When you receive the policy it is important that you read it and the Schedule carefully to make sure that it meets your requirements and expectations.

Cancellation Rights

You have the right to cancel your policy during a period of 14 days after the later day of purchase of the contract or the day on which you receive your policy documentation.

If you wish to do so and the insurance cover has not yet commenced you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to do so and if the insurance cover has already commenced, subject to no claims being made under this policy you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period in which you received cover and will include an additional charge to cover the administrative cost of providing the policy.

To exercise your right to cancel your policy, please contact Towergate Wilsons, Towergate House, 7 Dominus Way, Meridian Business Park, Leicester LE19 1RP

If you do not exercise your right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the premium as stated.

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Introduction continued

Changes we need to know about

Please tell Towergate Wilsons immediately you become aware of any changes to your circumstances which may affect this insurance or any other material fact, eg a change to the persons to be insured, if the Sum(s) Insured become inadequate, change of use or unoccupancy of the property, criminal convictions (or cautions) of any of the persons to be insured.

Making a claim

To make a claim, first read the Policy and Schedule to check you are covered. To register a claim and obtain a claim form please contact Towergate Wilsons on 0116 240 7778.

You should complete a claim form and let us have as much information as possible to help deal with your claim quickly and fairly. You should also refer to the section on page 24 Notification and Conduct of Claims. Finally, do not hesitate to ask for advice, we, or your adviser will be pleased to help you.

Law Applicable to Contract

You and we are free to choose the law applicable to this contract but in the absence of agreement to the contrary the law of the country in which you reside at the date of the contract will apply.

If you are not resident in England, Wales, Scotland, Northern Ireland, Channel Islands or the Isle of Man the law which will apply is the law of England and Wales.



**Andy Homer, Group Chief Executive Officer,
Towergate Underwriting Group Limited**

The insurance policy is underwritten by a consortium of leading UK Insurers as defined in the policy schedule. This policy is administered by Towergate Underwriting Group Limited trading as Towergate Wilsons under authority granted by the insurers.

Authorised and regulated by the Financial Services Authority.

Definitions To save lengthy repetition wherever the following words or phrases occur they will have the precise meaning described below (unless stated otherwise):

Insured/Insured Person/You/Your

The person(s) named in the Schedule, their domestic partner and members of their family(ies) permanently residing with him/her/them.

Company/Insurer/We/Our/Us

A consortium of leading UK Insurers as detailed in the policy schedule.

Period of Insurance

The period of time for which the insurance is provided under this Policy as set out in the Schedule and any further period for which the Policy is renewed.

Home

The private dwelling and its outbuildings used solely for domestic purposes.

Home Contents

Household goods, pictures, or other works of art, articles of gold, silver, other precious metal all belonging to or the responsibility of You and contained in the Home or in the open within the boundaries of the land belonging to the Home.

Room Contents

Household goods and equipment usually contained within your single occupancy lockable room.

Excess

The amount which you pay for each separate claim.

Personal Effects and Valuables (excluding money)

Personal effects including clothing, jewellery, watches, furs, binoculars, musical, photographic and sports equipment, stamp, or coin collections and curios.

Issued Uniforms and Kit

Uniforms, items of kit and medals and decorations normally worn or carried about the person issued to the Insured on permanent or temporary issue for their sole personal use and for which they are personally responsible. Excluding items held for the benefit of others.

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Definitions (continued)

Unfurnished

Insufficiently furnished for living purposes

Unoccupied

Not lived in by you or by anyone with your permission.

Right Dress Basics

If your Schedule shows one a total sum insured, this covers all of your own property under sections C, D and E under the Military and Personal Property Cover section as shown on your schedule. Room contents (Section F) is included if shown on the schedule. In addition cover is also provided under Sections A and B of the same section as defined. Cover is also provided for Legal Liability and Personal Money and Credit Cards.

Laptops, Mobile Phones, Pedal cycles and Accessories and any item over the value of £2500 must be specified on an attached additional schedule.

Right Dress

If You are married or living with a partner you should contact us to arrange for cover to be transferred to our full Right Dress policy which provides wider cover options. The full Right Dress policy is more suited to those requiring higher sums insured.

If your Schedule shows individual sums insured, the figure shown against each section is the amount of cover for that section. If a section shows "Not Insured" you have no cover under that section. Cover is also provided for Legal Liability. If you have selected cover for Personal Effects, Personal Money and Credit Cards cover is provided and Contents of Domestic Deep Freeze cover is provided if you have chosen to insure the contents of the Home or Quarter in which you live.

Military and Personal Property Cover

Accidental loss or damage from any cause occurring anywhere in the world in respect of:

Cover	Exclusions
<p>A. Issued Uniforms and Kit. Limit any one article £1,500</p> <p>Insurers's liability for each individual claim is limited to £5000 with respect to items on Temporary Issue and £3000 for items on Permanent Issue or the selected item sum insured shown in the schedule under the Right Dress Scheme</p>	<p>Laptop Excess £125. Policy Excess £40 for Right Dress and £50 for Right Dress Basic policies.</p>
<p>B. Liability for loss of or damage to hirings, mess accommodation and contents in respect of charges incurred by the Insured in accordance with procedures under Queen's Regulations and such other Regulations as appropriate. Limit any one article £1,000. Insurer's liability for each individual claim is limited to £10,000 under the Right Dress Basics Scheme or the selected sum insured shown in the schedule under the Right Dress Scheme.</p>	<p>Items held for the benefit of others Service Firearms and their ancillaries.</p> <p>Money, stamps, tickets, coupons, certificates, securities or documents.</p>
<p>C. Purchased Uniforms and Kit which are the personal property of the Insured.</p> <p>D. Civilian Clothing which is the personal property of the Insured.</p>	<p>Mechanical or electrical derangement or Breakdown or misuse.</p> <p>Loss or damage arising from moth, vermin, insects, mildew, wear and tear, normal deterioration or any process of cleaning, repair or alteration.</p> <p style="text-align: right;">'continued overleaf'</p>

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Cover
<p>E. Personal Effects and Valuables which are the personal property of the Insured but excluding civilian clothing which is insured in D above.</p> <p>F Room contents for right Dress Basic Policyholders.</p>

Exclusions
<p>Any gradually operating cause.</p> <p>Detention or confiscation by order of any Government, Public Authority or Customs.</p> <p>Money, stamps, tickets, coupons, Certificates, securities or documents.</p> <p>Any motorcycle, or other mechanically or electrically propelled vehicle (other than motorized domestic gardening equipment and wheelchairs), aircraft, watercraft, sailboards (unless specified), caravans, trailers, cycles and portions, parts and accessories of any of these.</p> <p>Any living creature.</p> <p>Accidental loss or damage and/or theft or attempted theft unless consequent upon violent and forcible entry to or exit from the property, or trespass or attempted trespass when let or sublet.</p> <p>Theft from unattended road vehicles other than from a locked concealed luggage boot, concealed luggage compartment or glove compartment following forcible and violent entry to a securely locked vehicle.</p> <p>Loss of or damage to parachutes, diving and climbing equipment whilst in use.</p> <p>Service Firearms and their ancillaries.</p> <p>Loss or damage caused by domestic animals.</p> <p>Shortages due to error or omission.</p> <p>Depreciation in value.</p>

Cover

Loss of Personal money (i.e. Cash, Banknotes, Cheques, Postal and Money Orders, National Savings Stamps and Certificates,

Unused Postage Stamps, Travellers Cheques, and Travel Tickets for social, domestic and charitable purposes). In respect of Credit, Cash and Cheque Cards against any loss for which you are responsible as a result of misuse by any unauthorised persons following loss or theft of any card together with all costs and expenses incurred with their written consent before the issuing Company has received notification of the loss provided you comply with all the terms and conditions under which the Card was issued. Not exceeding the sum insured specified in the Schedule.

Exclusions

Personal money losses not reported to the Police within 24 hours of discovery.

Any loss of Credit, Cash or Cheque Cards not reported to the issuing Bank or Authority as soon as the Bankers' or Authority's office hours allow.

Losses insured by any other Policy or Policies except in respect of any excess beyond the amount which would have been payable under such other Policy or Policies if this insurance had not existed.

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Home Contents Cover

Loss of or damage to the Home Contents as shown in the Schedule.

Home Contents - Worldwide. The property of or responsibility of the Insured. Excluding property held by a removal or storage company other than property being moved during the course of a posting.

Home Contents - UK. At the address specified in the Schedule or property being moved from one address to another within the UK but excluding property held in long term storage.

Home Contents - UK. Let Property owned by the Insured and kept at the address shown in the Schedule which is let to tenants or unoccupied subject to the cover restriction shown in the Schedule.

Property in long term storage owned by the Insured and held in a depository details of which are shown in the Schedule. Cover is restricted to Fire, Theft and Flood only.

Cover	Exclusions
<ol style="list-style-type: none">1. Fire, lightning, explosion, earthquake or smoke.2. Collision by Aircraft or other aerial devices anything dropped from them, vehicles or animals.3. Storm, tempest or flood.4. Bursting or overflowing of water tanks, apparatus or pipes.5. Bursting, overflowing or leakage of oil from any fixed heating installation.6. Theft or attempted theft.	<p>£40 excess other than for laptops where the excess is £125.</p> <p>Any gradually operating cause.</p> <p>Loss or damage caused by domestic animals.</p> <p>Loss or damage after the Home has been unoccupied for more than 30 consecutive days.</p> <p>Loss or damage after the Home has been unoccupied for more than 30 consecutive days.</p> <p>Loss or damage and/or theft or attempted theft unless consequent upon violent and forcible entry to or exit from the property, or trespass or attempted trespass when let or sublet.</p> <p>Loss or damage after Home has been unoccupied for more than 30 consecutiveCover days</p>

Cover
<p>7. Any person taking part in a riot, strike, labour disturbance, civil commotion or by any person of malicious intent.</p> <p>8. Subsidence, landslip or heave of the site upon which the buildings stand.</p> <p>9. Falling trees or branches.</p> <p>10. All other accidental loss, damage or destruction.</p>

Exclusions
<p>Loss or damage to food in freezers and/or refrigerators caused by failure of the the electricity supply as a direct result of a deliberate act including strikes by the supply authority and/or their employees.</p> <p>Malicious damage caused by you, your paying guests or tenants. Loss or damage occurring after the home has been left unoccupied for more than 30 consecutive days.</p> <p>Damage due to coastal erosion.</p> <p>Loss or damage caused by or as a direct result of felling or topping of trees by or on behalf of the Insured.</p> <p>Mechanical or electrical derangement or Breakdown or misuse.</p> <p>Loss or damage arising from moth, vermin, insects, mildew, wear and tear, normal deterioration or any process of cleaning, repair or alteration.</p> <p>Any gradually operating cause.</p> <p>Detention or confiscation by order of any Government. Public Authority or Customs.</p> <p>Money, stamps, tickets, coupons, certificates, securities or documents.</p> <p>Any motorcycle or other mechanically or electrically propelled vehicle (other than motorized domestic gardening equipment and wheelchairs), aircraft, watercraft, sail boards (unless specified), caravans, trailers, cycles and portions, parts and accessories of any of these.</p>

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Cover
<p>Accidental breakage of mirrors, glass tops and fixed glass in furniture and sanitary fixtures forming part of the Building specified in the Schedule, the property of the insured or for which they are legally responsible and is not otherwise insured.</p>
<p>Rent - up to twelve months - for which the Insured is liable as occupier if the Buildings are rendered uninhabitable by any of the Insured Perils.</p>
<p>Additional costs of alternative accommodation necessarily incurred by the Insured as occupier if the Buildings are rendered uninhabitable by any of the Insured Perils not exceeding 10% of the sum insured on contents of the Building(s) damaged or destroyed.</p>
<p>The Insured's legal liability as a tenant up to 15% of the sum insured on contents for loss or damage to the private dwelling caused by any of the Insured Perils.</p>
<p>The Insured's legal liability as tenant for the cost of repairing accidental damage to domestic fuel oil pipes and underground service pipes and cables.</p> <p>In the event of Your death as a direct result of injury caused in the Home by</p>

Exclusions
<p>Any living creature.</p> <p>Damage specifically excluded elsewhere in the Home Contents section.</p> <p>Loss or damage caused by domestic animals.</p>
<p>Damage to or the cost of removing or replacing frames.</p> <p>Breakage of property not in sound condition.</p>

Cover	Exclusions
<p>fire, lightning or intruders We will pay the sum of £5000 provided death ensues within three months of such injury.</p>	
<p>The sum insured under the Home Contents section for the private dwelling lived in by the Insured is automatically increased by £3000 or 10% of the sum insured whichever is the less</p> <ul style="list-style-type: none"> a) during the month of December to cover Christmas gifts and provisions b) during the period 30 days before and 30 days after Your wedding day to cover wedding gifts c) during the period 30 days before and 30 days after your birthday to cover birthday gifts. 	
<p>Keys to the locks of</p> <ul style="list-style-type: none"> a) external doors of the private dwelling b) alarm systems or domestic safes fitted in the private dwelling are accidentally lost or stolen the Insurers will pay the cost of replacing locks or lock mechanisms up to £300. <p>Accidental loss of</p> <ul style="list-style-type: none"> a) domestic heating oil b) metered water up to £1000 	
<p>Loss of or damage to Contents not exceeding £500 in total by any of the causes listed under Home Contents causes 1 to 9 occurring in the open (including in any car port) within the</p>	

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Cover
boundaries of the land belonging to the home. Loss or damage to food up to the amount specified in the Schedule contained in any domestic freezer in the Home caused by a rise or fall in the temperature or contamination by refrigerant or refrigerant fumes.

Exclusions
Loss or damage caused by the power supply authority or its employees deliberately cutting off or reducing the supply.

Legal Liability Cover

The Company will indemnify You against all sums for which You may become legally liable to pay in respect of:

Cover	Exclusions
<p>(a) Accidental bodily injury to or death, illness or disease of any Person other than the Insured or any person engaged in the service of the Insured except as hereinafter provided.</p> <p>(b) Accidental loss of or damage to property not belonging to or in the charge of or under the control of the Insured or any person engaged in the service of the Insured anywhere in the world.</p> <p>In the event of the death of the Insured the Company will indemnify the personal legal representatives in respect of such liability incurred by the deceased person.</p> <p>The maximum amount payable hereunder in respect of legal liability for any one accident or series of accidents shall not exceed in the aggregate the sum of £2,000,000 in addition to:</p> <p>(a) Costs and expenses incurred by the Insured with the written consent of the Company.</p> <p>(b) costs and expenses recoverable from the Insured by any claimant.</p>	<p>1. Liability arising directly or indirectly in connection with</p> <p>(a) the Insured's trade or profession, business or Occupation.</p> <p>(b) the occupation of any land or building other than the Building referred to in the Schedule and its land or any temporary residence unless such liability is more specifically provided for in this policy.</p> <p>(c) the ownership of any land or building</p> <p>(d) the ownership possession or use (other than as a passenger having no right of control) of mechanically propelled vehicles aircraft or watercraft (other than windsurfers, canoes, model aircraft and model watercraft) and caravans whilst being towed.</p> <p>(e) any willful or malicious act</p> <p>(f) any lift owned by the Insured or for the maintenance of which he is responsible</p> <p>(g) animals (other than domestic pets and horses kept for private hacking only)</p>

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Cover	Exclusions
	<p>(h) Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused.</p> <p>(i) dangerous dogs as defined in the Dangerous Dogs Act 1991 or any subsequent legislation.</p> <p>2. Liability assumed under agreement unless liability would have attached notwithstanding such agreement.</p>
<p>Liability to Domestic Employees</p> <p>The Company will indemnify You against all sums which You may become legally liable to pay as damages in respect of bodily injury (including death or disease) sustained by any person under a contract of service with the Insured solely for private domestic duties arising out of and in the course of their employment by the Insured and caused anywhere in the world.</p>	
<p>The maximum amount payable hereunder in respect of legal liability for any one accident or series of accidents constituting one occurrence shall not exceed in the aggregate the sum of £10,000,000 in addition to:</p> <p>(a) costs and expenses incurred by the Insured with the written consent of the Company.</p> <p>(b) costs and expenses recoverable from</p>	

Optional Covers (only applicable if shown in the Schedule)

Loss or damage from any cause occurring anywhere in the world in respect of:

Cover	Exclusions
Windsurfers and canoes the property of the Insured.	Theft from unattended vehicles other than whilst secured to a roof rack by incorporated lock.
Contact lenses the property of the Insured The basis of settlement shall be to the original prescription only. This extension is also subject to a special condition that cover does not commence until thirty days after the original purchase.	Any loss or damage occurring whilst swimming or bathing.
In car entertainment systems due to theft or attempted theft from the Insured's own private motor car.	Any loss from a vehicle which is not locked and secured or capable of being fully locked and secured when left unattended, or soft top vehicles, unless the system is locked out of sight in the boot.
Pedal Cycles and Accessories the property of the Insured.	<p>Loss or damage while being used for track racing or trade purposes.</p> <p>Theft unless in a building or if outside securely locked to an immovable object.</p> <p>Loss or damage to accessories unless caused by an accident to the pedal cycle or unless the pedal cycle is stolen or destroyed by fire at the same time.</p>
Mobile Phones the property of the Insured.	<p>Damage to aerials.</p> <p>Theft from unattended road vehicles other than from a locked concealed luggage boot, concealed luggage compartment or glove compartment following forcible and violent entry to a securely locked vehicle.</p> <p>Any charges for reconnection or new lines.</p>

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Buildings Cover

Definition of buildings (a) The Home, swimming pools, hard courts, terraces, patios, drives and footpaths, walls, fences, gates and hedges (b) Landlords' fixtures and fittings all situated as stated in the Schedule.

Cover	Exclusions
<p>Section A - The Buildings</p> <p>Loss of or damage to the Buildings by the following causes:</p> <p>1. a) Fire, Lightning, Explosion earthquake b) Smoke</p>	<p>£50 excess (£1000 excess in respect of subsidence, heave and landslip)</p> <p>Damage by wet or dry rot arising from any cause, except as a direct result of a claim previously paid by us and where repairs or preventative action was carried out by an insurer agreed approved tradesman.</p> <p>b) Any gradually operating cause</p>
<p>2. Storm and flood</p>	<p>Loss or damage by frost. Loss or damage to fences, gates and hedges</p>
<p>3. a) Riot and civil commotion strikes labour and political disturbances b) Malicious acts</p>	<p>b) Loss or damage occurring after the Home has been left unoccupied or unfurnished for normal habitation for more than 30 consecutive days.</p> <p>Loss or damage caused by you, your paying guests or tenants.</p>
<p>4. Collision by</p> <p>a) aircraft or other aerial devices or articles dropped from them b) vehicles or animals</p>	

Cover	Exclusions
5. a) Escape of water from water tanks, pipes or apparatus or fixed heating system b) Freezing of water in tanks apparatus or pipes.	Loss or damage occurring after the Home has been left unoccupied or unfurnished for more than 30 consecutive days. Loss or damage caused by the action of Chemicals on or the reaction of chemicals with any materials which form part of the Buildings
6. Leakage of oil from a fixed heating installation	Loss or damage occurring after the Home has been left unoccupied or unfurnished for more than 30 consecutive days.
7. Theft or attempted theft	Loss or damage occurring after the Home has been left unoccupied or unfurnished for more than 30 consecutive days. Loss or damage caused by you, your paying guests or tenants
8. Falling radio and television receiving aerials (including satellite dishes) their fittings and masts.	
9. Subsidence and/or heave of the site on which the Buildings stand and/or landslip	The first £1000 of any amount payable in respect of each occurrence. Damage to swimming pools hard courts terraces patios drives footpaths walls unless a claim is accepted for such damage to the Home. Damage if the Buildings have to your reasonable knowledge previously suffered damage by subsidence heave or landslip unless disclosed by you and accepted by us Damage due to coastal erosion Damage to solid floors caused by

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Cover	Exclusions
	<p>compaction of infill or the use of defective materials or faulty workmanship</p> <p>Damage to the Buildings caused by normal settlement or shrinkage or by subsidence of newly made-up ground</p> <p>Damage to the Buildings caused by the action of chemicals on or the reaction of chemicals with any materials which form part of the buildings</p>
<p>10. Falling trees or branches. When a claim is accepted for damage to Buildings by falling trees we will also pay reasonable costs incurred by you for removal from the site of</p> <ul style="list-style-type: none"> a) the fallen part of the tree or b) the whole tree if it has been uprooted partially or completely. 	
<p>11. If the private dwelling is damaged and made uninhabitable by any cause listed under Home Contents Insured Perils 1-10 we will pay any sums which you are liable to pay for ground rent for a period not exceeding two years.</p> <p>We will also pay:</p> <ul style="list-style-type: none"> a) for your loss of rent or b) any additional expenses necessarily incurred for your alternative accommodation <p>during the period necessary to restore your private dwelling to habitable condition.</p> <p>Such payment shall not exceed 20% of the Home Contents sum insured.</p>	

Cover
<p>12. Accidental damage to</p> <ul style="list-style-type: none"> a) Cables or underground pipes providing services to or from the Buildings. b) Septic tanks and drain inspection covers for which you are legally responsible.
<p>13. Accidental breakage of fixed glass which forms part of the Buildings including glass in solar panel units, fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, lavatory pans and cisterns (and their fixtures and fittings) in the Buildings.</p>
<p>14. Damage to the Home caused by forced access to attend a medical emergency or an event which could result in damage to the Home.</p>
<p>15. In the event of damage to the Buildings caused by escape of water from water tanks, pipes, apparatus or fixed heating systems in the Home, we will pay the reasonable costs, up to £5000, for removing and replacing any other part of the Buildings necessary to find and repair the source of the leak.</p>
<p>16. Your legal liability as owner (not as occupier) of the Buildings for damages in respect of accidental bodily injury to or sickness contracted by any person</p>

Exclusions
<p>Breakage occurring after the private dwelling has been left unoccupied or unfurnished for more than 30 consecutive days.</p>
<p>Liability as occupier of the Buildings Bodily injury to or sickness contracted by any person under a contract of service or apprenticeship with you when the injury or sickness arises out of or in the course of his/her employment by you.</p>

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Cover	Exclusions
<p>accidental loss of or damage to material property occurring during any period of insurance</p> <p>i) in or about the Buildings</p> <p>ii) in connection with any Home previously owned and occupied or leased and occupied by you and incurred by reason of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) order 1975.</p> <p>If the Buildings section of this Policy is cancelled or expires the indemnity will continue for a period of 7 years in respect of any Home insured by this section before such cancellation or expiry.</p>	<p>Loss or damage to property belonging to you or held in trust by you or in your custody or control.</p> <p>Liability caused directly or indirectly, by through or in connection with any mechanically propelled vehicle licensed for road use for which a Certificate of Motor Insurance is required.</p> <p>Liability assumed under any agreement unless that liability would have applied even if the agreement did not exist.</p> <p>Liability arising in connection with your Business or profession.</p> <p>Liability under (ii) which is insured under another insurance policy.</p>
<ul style="list-style-type: none">• Costs and expenses incurred by any party in claiming damages under this section. <p>Our liability for damages resulting from one original cause will not exceed £2,000,000.</p> <p>We will also pay all costs and expenses which we have already agreed to in writing relating to any claim which may be covered under this section.</p> <p>17. If you enter into a contract to sell the building which is insured by this Policy and between exchange of contracts and</p>	

Cover

completion of the sale that building is destroyed or damaged the purchaser will be entitled to any benefit under the Buildings section of this Policy in respect of such destruction or damage when the sale is completed provided the building is not insured under another insurance Policy by the purchaser or on his/her behalf.

Other Expenses

If WE accept a claim under Section A, we will also pay for the following:

- a) Architects' and Surveyors' fees necessary for restoring the Buildings

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

- b) The necessary cost of removing debris and demolishing or supporting the damaged parts of the Buildings, which we have agreed to pay.
- c) The cost of meeting building relations or Municipal or local authority by laws.

Exclusions

Fees for preparing any claim.

Any cost you are legally responsible for paying because of a notice served on you before the date of the loss or damage.

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Buildings Accidental Damage

This cover only applies if you have selected it and it is shown in the schedule.

Cover	Exclusions
Accidental damage to the Buildings.	Damage arising from i) wear, tear, settlement or shrinkage, vermin, insects, fungus, atmospheric, climatic or weather conditions or any gradually operating cause. ii) the use of defective materials, defective design or faulty workmanship iii) any building work comprising alterations, renovations, additions and repairs to the building. The cost of maintenance or normal redecoration. Loss, destruction or damage specifically excluded elsewhere in the buildings section

Basis of Settlements

The Company agree to pay on the basis of the cost of replacement as new in the event of total loss or destruction of all items. A deduction for wear and tear will apply for civilian clothing and household linen. Claims for damage will be paid on the basis of the cost of repair.

We will not pay for the cost of replacing any undamaged items which form part of a set, suite or other articles of a uniform nature, design or colour, (other than a pair) including carpets, when damage occurs to a specific part or within a clearly identifiable area and replacement cannot be matched.

General Conditions

These conditions apply to all Sections of the Policy.

1. Your duty to prevent loss or damage

- a) You and any other person to whom this insurance applies will take all reasonable precautions to prevent accidents, loss or damage.
- b) All property insured under this Policy shall be maintained in good condition.

2. Your policy

Your policy includes:

- Your schedule;
- The relevant sections of this booklet;
- Any extra policy sections shown in Your schedule; and
- Any clauses which apply to Your cover

3. Notification and conduct of Claims

Your duties:

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

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

Proof of value and ownership

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

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Our rights

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

Limit

For any claim or series of claims involving legal liability covered by this policy, We may pay;

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

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

4. Fraud

If Your claim is in any way dishonest or exaggerated We will not pay any benefit under this policy or return any premium to You. We may also tell the police.

5. Other Insurances

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

6. Policy Cancellation

Your policy may be cancelled, at any time and for any reason, either by:

- You giving notice in writing, or
- Us, giving fourteen days notice in writing to Your last known address

In the event of cancellation of the policy any return premium will be calculated in line with the relevant charges as outlined in this policy document.

Policy Cancellation Charge

Short period rates to apply to any mid term cancellation, other than for reasons of sale of property or death of insured, where a pro-rata refund of premium applies.

- Up to 2 months from inception or renewal: 25% of annual premium
- Up to 3 months from inception or renewal: 35% of annual premium
- Up to 4 months from inception or renewal: 40% of annual premium
- Up to 5 months from inception or renewal: 50% of annual premium
- Up to 6 months from inception or renewal: 60% of annual premium
- Up to 7 months from inception or renewal: 65% of annual premium
- Up to 8 months from inception or renewal: 75% of annual premium
- After 8 months from inception or renewal: Nil return

Please note in the event of a claim during the Period of Insurance, there will be no refund of premium due. If you are paying the premium by instalments the full annual premium will be required to be paid.

7. Your duty to keep to the conditions of this policy

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

8. Arbitration

If We have accepted Your claim but disagree with the amount We should pay, an arbitrator will decide the matter You and We must agree on an arbitrator in line with the law at the time. You must wait for the arbitrator's decision before You can take any legal action against us.

9. Average

All Sums Insured are subject to average, if at the time of loss, destruction or damage, the Sum Insured is less than the total value of the property, You will

- a) be responsible for the difference
- b) bear a proportionate share of the loss.

Right Dress Kit & Home Insurance

General Exclusions

This insurance does not cover:

1. **loss or destruction of or damage to any Property whatsoever** or any expense whatsoever resulting or arising therefrom or any consequential loss by:
 - i) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
2. **A) War**

any consequence whatsoever resulting directly or indirectly from or in connection with any of the following, regardless of any other contributing cause or event:
war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power

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

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

 - a) the use or threat of force and/or violence and/or
 - b) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons, or so claimed, in whole or in part, for political, religious, ideological or similar purposes.

This paragraph (B) applies only in respect of the Buildings, Military Property, Own Property, Home Contents and Optional Covers sections of this Policy.

C) any action taken in controlling, preventing, suppressing or in any way relating to (A) above
3. **loss, damage or destruction**
 - i) caused by volcanic eruption or loot or pillage in connection therewith or
 - ii) directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. **loss, damage or liability arising from pollution or contamination** unless caused by:
 - i) a sudden and unexpected accident which can be identified; or
 - ii) oil leaking from a domestic oil installation at the Home

Right Dress Kit & Home Insurance

Complaints

If any time you have a complaint about the services that we provide for you, then you should contact:

The Managing Director Towergate Wilsons, Towergate House, 7 Dominus Way,
Meridian Business Park, Leicester LE19 1RP
Telephone: 0116 2407777
Fax: 0116 2407701

We take all complaints we receive seriously and will handle any complaint promptly and fairly. If you make a complaint, we will acknowledge it promptly, explain how we will handle your complaint, tell you what you need to do, and how your complaint is progressing.

Full details of our complaints procedure are available on request. We will record and analyse your comments to make sure we continually improve the service we offer.

Complaints which AXA are required to resolve will be passed to them by us. We will notify you where we do this.

By following the complaints procedure it does not affect your right to take legal action.

If at any time you have a complaint about the services provided by your insurers then you should contact the Head of Customer Care who will arrange for an investigation on behalf of the Chief Executive.

Head of Customer Care
AXA Insurance, Civic Drive, Ipswich IP1 2AN, Telephone: 01473 205926, Fax: 01473 205101
Email: customercare@axa-insurance.co.uk

If you remain unhappy with the outcome of your complaint you may be eligible to refer your complaint to:-

The Financial Ombudsman Service (FOS)
South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: Helpline: 0845 080 1800.
Telephone: Switchboard: 020 7964 1000.
Website: www.financial-ombudsman.org.uk

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

Definition of an Eligible Complainant

An eligible complainant is either a consumer, a micro enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million at the time of the complaint. The FOS will only consider your complaint if you have given Towergate Wilsons or AXA the opportunity to resolve it.

Right Dress Kit & Home Insurance

Information

Claims

In the event of a claim we do require some supporting evidence.

The most common requirements are:

1. If Issued military kit is lost or damaged the appropriate charge form and a copy of your payslip showing that the charges have been deducted are required.
2. Damage to other property will require written confirmation from a professional dealer confirming that the item is beyond repair or stating the cost of repair. Photographs showing the extent of the damage are of great assistance.
3. Where items are lost or stolen we will require receipts or instruction booklets or guarantees to establish ownership.
4. It is a policy condition that losses or theft are reported to the civilian, Military or Regimental police. Please provide the name and full postal address or the Police Authority concerned and the Crime Reference.

