

MILITARY INSURANCE

Right Dress Advantage





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Our service to you

Your policy is arranged by:

This insurance policy is underwritten by the insurer(s) as detailed in **Your** schedule. This policy is administered by Towergate Insurance.

Towergate Insurance is part of the Towergate Underwriting Group Limited

Towergate Insurance
Ellenborough House
Wellington Street
Cheltenham
GL50 1XZ
Tel: 01242 533747.
Email: militarykitandpet@towergate.co.uk

Registered Office: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN.
Registered in England No: 4043759 www.towergate.co.uk
Authorised and Regulated by the Financial Conduct Authority.

Complaints procedure

If at any time **You** have a complaint about the services that **We** provide, then **You** should contact:

The Managing Director
Towergate Insurance
Ellenborough House
Wellington Street
Cheltenham, GL50 1XZ
Tel: 01242 533747
Email: militarykitandpet@towergate.co.uk

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.



If **You** are still unhappy with the outcome of **Your** complaint **You** may be eligible to refer **Your** complaint to:

Head of Customer Relations
Allianz Insurance PLC
2530 The Quadrant
Aztec West
Bristol
BS32 4AW
Email: allianzretailcomplaints@allianz.co.uk

If **You** are not happy with the outcome of **Your** complaint **You** may be eligible to refer **Your** complaint to:

Financial Ombudsman Service
Exchange Tower
London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123
Website: www.financial-ombudsman.org.uk

The Financial Ombudsman Service will only consider **Your** complaint if **You** have given **Us** the opportunity to resolve it. Following this complaints procedure does not affect **Your** legal rights.

Definition of an eligible complainant

An eligible complainant is either a private individual, a business with a group annual turnover of less than £1 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.

Compensation

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **We** cannot meet **Our** obligations. This depends on the type of business and the circumstances of the claim.

Where the claim is in respect of a liability subject to compulsory insurance: 100% of the claim.

In all other cases 100% of first £2000 and 90% of remainder of the claim.



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 Insurance on 01242 533748 or email militaryclaims@towergate.co.uk.

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 claims section under General Conditions on page 32 of this policy.



The right level of cover

How much to insure for

It is **Your** responsibility to make sure that the amount **You** insure for represents the full value of the property concerned.

For **Buildings**, this means the full cost of rebuilding **Your** property including any outbuildings, plus an amount for any extra charges that could be involved in rebuilding such as demolition costs, architects' and surveyors' fees and meeting the requirements of local authorities.

For **Contents** and personal belongings, this means the full cost of replacing all the property at today's prices (apart from civilian clothing and household linen, where **You** may make a deduction for wear and tear and loss in value).

It's important that **You** insure for the full amount as the sums insured are the maximum that **We** will pay in the event of a claim.

Index Linking

The sums insured in the schedule will be changed each month and updated each year at the renewal date as follows:

- a) **Contents** and personal belongings – in line with any increase in the level of the Retail Prices Index or any suitable alternative index **We** choose.
- b) **Buildings** – in line with any increase in the level of the House Rebuilding Cost Index or any suitable alternative index **We** choose.
- c) Issued uniform and kit and damage to service accommodation – the sums insured under this section are £5000 for issued uniform and kit and £5000 for damage to service accommodation. They are not index linked. If **You** wish to increase the sums insured please contact Towergate Insurance.

The amended sum (or sums) insured and renewal premium will be shown on **Your** renewal notice.



Your Right Dress Advantage policy

Introduction to the policy wording

Please read this policy booklet together with **Your** schedule. These set out the cover **You** have chosen, plus any limits that apply. **You** should return the schedule to Towergate Insurance immediately if any details are incorrect or if it does not provide the cover **You** need.

If **You** decide that **You** do not want to accept this policy, please return it within 14 days of receiving it. As long as **You** have not made a claim, **We** will refund **Your** premium.

The contract of insurance

This policy is a contract between **You** and **Us**, the insurer(s) shown on **Your** schedule, and is based on the information **You** gave **Us** when **You** applied for this insurance.

In return for **Your** premium, **We** will provide the cover shown in the schedule during the **Period of Insurance**.

The law that applies to the contract

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

- a) **You** and **We** agree otherwise; or
- b) at the date of the contract, **You** are a resident of (or in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law of that country will apply.

Misrepresentation

In arranging **Your** insurance **We** will have asked a number of questions which **You** were required to answer. **You** must take reasonable care to ensure that **You** have answered all these questions honestly, to the best of **Your** knowledge, and have provided full answers and all relevant details.

If questions are not answered honestly and to the best of **Your** knowledge then **Your** policy may be cancelled or **Your** claim rejected or not fully paid. **You** may also have difficulty in obtaining insurance in the future or experience extra cost in doing so.



Changing your details

You must tell **Us** as soon as possible about any changes that may affect **Your** policy cover. If **We** are not advised of any changes to **Your** circumstances, then **Your** policy may be cancelled, or **Your** claim rejected or not fully paid.

The changes that **You** should tell **Us** about are:

- If **You** change **Your** insured address;
- If **You** change **Your** name;
- If **You** change **Your** occupation(s), or the trade in which **You** work;
- If the property is used for business and the type of business use;
- If the property is no longer **Your** main residence;
- If the property is let or sublet;
- If there are paying guests or lodgers;
- If the number of consecutive days that the property is **Unoccupied** increases;
- If the property becomes permanently **Unoccupied** (ie not lived in, or intended to be lived in or insufficiently furnished for normal living purposes);
- If **You** are convicted of a criminal offence (other than motoring offences);
- If **You** become bankrupt;
- If the full rebuilding cost of **Your** property changes (if **You** have **Buildings** insurance with **Us**);
- If the **Contents** or **Valuables** or personal effects sum insured changes (if **You** have these sections insured with **Us**);
- If there are any renovations or building works being carried out, or due to commence, at **Your Home**;
- If the type of locks or alarm should change, or if **You** no longer have an alarm maintenance contract in force;
- If the property is no longer self contained or does not have its own lockable entrance;
- If the property is not in a good state of repair;
- If there is any flooding to the property, or within 100m of the property;
- If the property is showing signs of potential subsidence, landslip or heave damage, ie cracking;
- If any other houses in the same street have been affected by subsidence, landslip or heave;
- If **You** have made a claim under any other home or landlords policy that is not provided by **Us**;
- If **You** have any other insurance policy refused, declined, cancelled or voided;

When **You** tell **Us** about a change, **We** will reassess the premium and the terms of **Your** policy. **You** will be informed of any revised premium or terms and asked to agree before any change is made.

In some circumstances **We** may not be able to continue **Your** policy following the changes. If this is the case, **You** will be notified and the policy will be cancelled in line with the cancellation rights detailed in "General Conditions applying to this policy – 2. Cancellation".



Definitions applying this policy

Wherever the following words or phrases appear in this policy, they will be shown in **bold** and have the following meanings

Accidental Damage

Damage caused suddenly and unexpectedly by an outside force.

British Isles

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

Buildings

- The **Home**, swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, fences, gates, hedges and fixed tanks providing fuel to the **Home**.
- Fixtures, fittings and decorations.

These must all be at the address shown in the schedule

Contents

Household items and personal belongings:

- that **You** own;
- that **You** are legally responsible for; or
- that belong to domestic employees who live with **You**.

This includes **Personal Money** up to £500, and visitors' personal belongings up to £1000.

The definition of **Contents** does not include:

- property insured by any other insurance policy;
- securities (stocks and shares) and documents of any kind;
- Motorised Vehicles**, aircraft, boats, boards and craft designed to be used on or in water, caravans and trailers, and the parts, spares and accessories of any of these;
- any part of the structure of **Your Home** including ceilings, wallpaper and the like;
- items used for business or professional purposes; or
- any living creature.

Excess

The amount **You** will have to pay towards each separate claim.

Home

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

Motorised Vehicle

Any electrically or mechanically powered vehicle other than:

- vehicles used only as domestic gardening equipment within the boundaries of the land belonging to **Your Home**;
- vehicles designed to help disabled people (as long as the vehicles are not registered for road use);
- golf carts and trolleys; and
- pedestrian-controlled toys and models.

**Period of Insurance**

The period of time the insurance is provided for under this policy, as set out in the schedule, and any other period the policy is renewed for.

Personal Money

Cash, cheques, postal orders, unused postage stamps, savings stamps and certificates, premium bonds, luncheon and gift vouchers, season tickets, travel tickets, travellers' cheques and phone cards, all held for social, domestic or charitable purposes.

Unfurnished

Does not contain enough furniture for normal living purposes.

Unoccupied

Not lived in by **You** or by anyone who has **Your** permission.

Valuables

Stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any other precious metal, jewellery or fur.

We/Our/Us

The insurer(s) detailed in **Your** schedule.

You/Your

The person (or people) named in the schedule, their domestic partner and members of their family (or families) who are permanently living with them.



Section 1; Buildings

This section applies only if it is shown on the schedule.

Cover

Exclusions applying to the **Buildings** section (see also the General Exclusions on page 34):

- £50 **Excess** (but not for subsidence, heave and landslip, where the **Excess** is £1,000.)
- No **Excess** applies to sections E and G.

The following exclusion applies to all sections, except G:

- Loss of or damage to any appliance forming part of the **Buildings** from that appliance failing to correctly recognise or respond to any date.
- Damage by wet or dry rot arising from any cause, except as a direct result of a claim **We** have already paid, and where repair or preventative action was carried out by a tradesman **We** have approved.

We will pay for

A. The Buildings

Loss of or damage to the **Buildings** caused by any of the following:

1.
 - a) Fire, explosion, lightning or earthquake
 - b) Smoke
2. Storm or flood
3.
 - a) Riot, civil unrest, strikes, and labour or political disturbances
 - b) Malicious acts

We will not pay for

A. The Buildings

1.
 - Loss or damage that happens gradually
2.
 - Loss or damage by frost
 - Loss of or damage to fences, gates and hedges
3.
 - Loss or damage that happens after the **Home** has been left **Unoccupied** or **Unfurnished** for more than 60 days in a row.
 - Loss or damage caused by:
 - **You**, or
 - paying guests or tenants.



We will pay for

4. Being hit by:
 - a) aircraft or other flying objects, or anything falling from them; or
 - b) vehicles or animals.
5.
 - a) Water escaping from water tanks, pipes, equipment or fixed heating systems.
 - b) Water freezing in tanks, equipment or pipes.
6. Oil leaking from a fixed heating system
7. Theft or attempted theft
8. Falling radio and television aerials and dishes, and their fittings and masts.
9. Subsidence or heave of the land that the **Buildings** stand on, or landslip.

We will not pay for

5.
 - Loss or damage that happens after the **Home** has been left **Unoccupied** or **Unfurnished** for more than 60 days in a row.
 - Loss or damage to solid floors caused by infill materials settling, swelling or shrinking as a result of water escaping in the **Home**.
 - Subsidence, heave or landslip caused by water escaping from the **Home**.
6. – Loss or damage that happens after the **Home** has been left **Unoccupied** or **Unfurnished** for more than 60 days in a row.
7. – Loss or damage that happens after the **Home** has been left **Unoccupied** or **Unfurnished** for more than 60 days in a row
 - Loss or damage caused by:
 - **You**; or
 - paying guests or tenants.
9. – Damage to swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, gates, fences, hedges or fixed tanks providing fuel to the **Home**, unless **We** also accept a claim for subsidence, heave or landslip damage to the **Home**.
 - Damage if **You** know that any of the **Buildings** have already been damaged by subsidence, heave or landslip, unless **You** have told **Us** about this and **We** have accepted it.
 - Damage resulting from the coast wearing away.



We will pay for – continued

10. Falling trees or branches

If **We** accept a claim for damage to **Buildings** by falling trees, **We** will also pay reasonable costs **You** have to pay for removing from the site:

- a) the fallen part of the tree; or
- b) the whole tree if it has been totally or partly uprooted.

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 authorised 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 regulations or municipal or local-authority by-laws.

We will not pay for – continued

- Damage to solid floors caused by infill materials settling, swelling or shrinking, or by faulty or unsuitable materials or poor workmanship.
- Damage caused by normal settlement or shrinkage, or by recently placed fill material moving.

10.

Costs **You** have to pay for:

- removing the part of the tree that is still below ground; or
- restoring the site.

- 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.



We will pay for

B. Loss of rent and the cost of alternative accommodation

If the house or flat is damaged by any cause listed under section A and, as a result, it cannot be lived in, **We** will pay any ground rent **You** still have to pay, for up to two years.

We will also pay for:

- a) rent **You** have lost; and
- b) any reasonable extra accommodation expenses; until the house or flat is ready to be lived in.

C. Damage to services

Accidental Damage to:

- a) cables and underground pipes which provide services to or from the **Buildings**; and
- b) septic tanks and drain inspection covers;

You are legally responsible for.

D. Fixed glass and sanitary fittings

The accidental breaking of fixed glass and sanitary fittings, which form part of the **Buildings** (including glass in solar-panel units, fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns).

E. Emergency access

Damage to the **Home** caused by forced access to deal with a medical emergency or to prevent damage to the **Home**.

We will not pay for

B. Loss of rent and the cost of alternative accommodation

We will not pay more than 20% of the **Buildings** sum insured for any one incident.

C. Damage to services

- Damage due to a fault or limit of design, manufacture, construction or installation.

D. Fixed glass and sanitary fittings

Breakage that happens after the house or flat has been left **Unoccupied** or **Unfurnished** for more than 60 days in a row.



We will pay for – continued

F. Tracing and accessing leaks

If the **Buildings** are damaged due to water escaping from water tanks, pipes, equipment or fixed heating systems in the **Home**, **We** will pay the reasonable cost of removing and replacing any other part of the **Buildings** necessary to find and repair the source of the leak and making good. **We** will not pay more than £5,000 for any one incident.

G. Your liability to the public

(see the important note below)

Your legal liability as owner of the **Buildings** to pay damages and claimants' costs and expenses for:

- accidental bodily injury or illness; or
- accidental loss of or damage to property;

happening during the **Period of Insurance** and arising:

- a) from **You** owning the **Buildings**; or
- b) under Section 3 of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975 for any **Home You** own and occupy or lease and occupy.

If the **Buildings** section of this policy is cancelled or ends, this Defective Premises Act cover will continue for seven years for any **Home** insured by this section before the policy was cancelled or ended.

We will not pay more than £2,000,000 for any one incident. **We** will also pay all **Your** costs and expenses that **We** have already agreed to in writing.

Important Note

If **You** are the owner and occupier of the **Home** insured by this policy.

Accidents that happen in the **Buildings** or on land are nearly always the legal responsibility of the occupier (the person who lives in the **Building** or on the land) rather than the owner.

If **You** are the owner and the occupier of the **Buildings**, please remember that this **Buildings** insurance does not cover **Your** legal liability as the occupier of the **Home** or its land.

To protect yourself, **You** will need to arrange **Contents** insurance which provides occupier's liability cover.

We will not pay for – continued

G. Your liability to the public

- as occupier of the buildings;
- for accidental bodily injury or illness to any person **You** employ if the injury or illness happens as a result of or in the course of their employment by **You**;
- for loss of or damage to property which belongs to **You** or is in **Your** care;
- in connection with any **Motorised Vehicle**;
- under any agreement, unless **You** would have been liable without the agreement;
- in connection with **Your** trade, business or profession; or
- under b, if it is covered by other insurance.



We will pay for

H. Selling Your Home

If **You** enter into a contract to sell any **Building** insured by this policy, and the **Building** is destroyed or damaged before the sale has been completed, the buyers will be entitled to any benefit from this insurance (for the damage or destruction) once the sale has been completed. This does not apply if other insurance has been arranged by or for the buyer.

I. Accidental Damage

This extension to cover applies only if it is shown on the schedule.

All other **Accidental Damage** to the **Buildings**.

We will not pay for

I. Accidental Damage

- Maintenance and normal redecoration costs.
- Damage excluded in other parts of the **Buildings** section.
- Damage caused by:
 - wear and tear, settlement, shrinkage, vermin, insects, fungus, weather conditions or anything that happens gradually;
 - faulty materials, design or workmanship;
 - chewing, scratching, tearing or fouling by domestic animals:
 - building renovations, alterations, extensions or repairs; or
 - paying guests or tenants, sum insured condition.



At all times, the sum insured must be adequate to cover the full cost of rebuilding the **Buildings** to the same specification, including an amount for demolition costs and architects' and surveyors' fees.

If at the time of a loss **Your** sum insured is too low, **We** will not settle claims on an 'as new' basis and will reduce any payment to reflect wear and tear.

Settling buildings claims

We can choose to settle **Your** claim by replacing, reinstating, repairing or by payment. If **We** are able to replace property, payment will be limited to the cost of replacement by **Our** preferred supplier.

What We will pay

The most **We** will pay for loss or damage arising out of one incident is the **Buildings** sum insured shown in the schedule.

We will not pay for any reduction in the market value of the **Home** after the damaged parts of the **Home** have been replaced, reinstated or repaired.

We will not reduce the sum (or sums) insured by the amount paid under any claim.

Pairs, sets and suites

We will not pay for the cost of replacing any undamaged items which form part of:

- a set (other than a pair);
- a suite; or
- any other item of a uniform nature, design or colour;

when damage happens to a specific part or within a clearly identifiable area and replacements cannot be matched.



Section 2; Contents

This section applies only if it is shown on the schedule.

Cover

Exclusions applying to the **Contents** section (see also the General Exclusions on page 34):

The **Excess** for most claims is £50 other than for laptops where the **Excess** is £125 and sections J, M and P where there is no **Excess**.

The following exclusion applies to all sections, except sections G and M:

- Damage to any property or appliance caused by or resulting from that property or appliance or any part of it (whether belonging to **You** or not) failing to correctly recognise or respond to any date.

We will pay for

A. Contents in the Home

Loss of or damage to the **Contents** in the **Home** caused by any of the following.

1.
 - a) Fire, explosion, lightning or earthquake
 - b) Smoke
2. Storm or flood
3.
 - a) Riot, civil unrest, strikes and labour or political disturbances

 - b) Malicious acts

We will not pay for

A. Contents in the Home

1.
 - Loss or damage that happens gradually
3.
 - Loss of or damage to the contents of freezers or fridges caused by a power cut due to a deliberate act, or to strikes by the company (or its employees) supplying **Your** power.
 - Malicious damage caused by:
 - **You**; or
 - paying guests or tenants.
 - Loss or damage that happens after the **Home** has been left **Unoccupied** for more than 60 days in a row.



We will pay for

9. Subsidence or heave of the land that the **Home** stands on, or landslip.
10. Falling trees or branches.

B. Contents temporarily removed from the Home

Loss of or damage to **Contents** by any of the causes listed under section A while temporarily removed from the **Home** to:

- a) any bank or safe deposit, or any private home or building where **You** are living (including while attending full-time education), employed or working in the **British Isles**; or
- b) anywhere else in the **British Isles**.

We will not pay more than 20% of the sum insured for any one incident.

C. Accidental Damage to audio, video and computer equipment

Accidental Damage to:

- a) radios, televisions, video players and recorders, home computers, recording and audio equipment in the **Home**; or
- b) receiving aerials, dishes and CCTV (closed-circuit television) cameras fixed to the **Home**.

We will not pay for

9. – Damage resulting from the coast wearing away.

B. Contents temporarily removed from the Home

- **We** will not pay more than £2,500 for property in outbuildings.
- Theft of **Personal Money**, unless someone has broken into or out of a building by using force and violence.
- **We** will not pay more than £2,500 for property in outbuildings.
- Loss of or damage to property that is not in a building, caused by storm or flood.
- Loss or damage by theft, unless someone has broken into or out of a building by using force and violence.
- Loss or damage if **Contents** have been removed for sale or exhibition, or placed in a furniture depository

C. Accidental Damage to audio, video and computer equipment

- Electrical or mechanical breakdown.
- Computers or computer equipment designed to be portable.
- Video cameras, mobile phones, pagers, computer software, games, recording tapes, discs or records.
- Loss in value.



We will pay for – continued

D. Glass and mirrors

Accidental Damage to mirrors, glass tops and fixed glass in furniture, cookers and ceramic hobs in the house or flat.

E. Contents in the open

Loss of or damage to **Contents** by any of the causes listed under section A happening in the open on land belonging to the **Home**.

We will not pay more than £1,000 for any one incident.

F. Replacement locks

If keys to the locks of:

- a) external doors of the **Home**; or
- b) alarm systems or domestic safes fitted in the **Home**;

are accidentally lost or stolen, **We** will pay the cost of replacing the locks or lock mechanisms up to a total cost of £300 any one incident.

G. Food in freezers

Loss of or damage to food stored in any domestic freezer in the **Home** caused by:

- a) a rise or fall in temperature; or
- b) contamination by freezing agents.

We will not pay more than £1,000 for any one incident.

We will not pay for – continued

Damage caused by:

- chewing, scratching, tearing or fouling by domestic animals;
- wear and tear;
- the process of cleaning, washing, repairing or restoring any item;
- failure to use in line with the manufacturer's instructions: or
- anything that happens gradually.

E. Contents in the open

- Loss or damage that happens after the **Home** has been left **Unfurnished** for more than 60 days in a row.
- Loss of or damage to pedal cycles.

G. Food in freezers

- Loss or damage caused by a deliberate act of the company (or its employees) supplying **Your** power.



We will pay for

H. Fuel and metered water

Accidental loss of:

- a) domestic heating fuel
- b) metered water up to £1,000.

I. Loss of rent and the cost of alternative accommodation

If the house or flat is damaged by any cause listed under section A and, as a result, it cannot be lived in,

We will pay:

- a) for **Your** loss of rent; or
- b) any reasonable extra accommodation expenses;

until the house or flat is ready to be lived in.

We will not pay more than 20% of the **Contents** sum insured for any one incident.

J. Fatal injury benefit

We will pay £5,000 if **You** die as a direct result of injury caused in the **Home** by fire, explosion, lightning or intruders. For **Us** to pay a claim, **Your** death must happen within three months of the incident.

K. Household removals

Loss of or damage to **Contents** while being moved by professional furniture removers from the **Home** to **Your** new permanent **Home** (including temporary storage in a furniture depository for up to seven days in a row) in the **British Isles**.

We will not pay for

K. Household removals

- **Personal Money**, coins, jewellery, furs, items of gold or platinum, precious stones, securities (bonds, and share certificates), stamps, deeds or documents of any kind.



We will pay for – continued

L. Wedding and Christmas gifts

The sum insured under the **Contents** section is automatically increased by £3,000 during the 30 days before and 30 days after **Your** wedding day to cover wedding gifts, and for the month of December to cover Christmas gifts and provisions.

M. Occupier's, personal and employer's liability

Your legal liability to pay damages and claimants' costs and expenses for:

- accidental bodily injury or illness; or
- accidental loss of or damage to property;

happening during the **Period of Insurance** in:

- the **British Isles**; or
- the rest of the world, for temporary visits.

We will not pay more than £2,000,000 for any one incident, unless a claim is made against **You** by any person **You** employ where the injury or illness happens as a result of or in the course of their employment by **You** (in which case the most **We** will pay for any one incident is £10,000,000).

We will also pay all **Your** costs and expenses which **We** have already agreed to in writing.

We will not pay for – continued

M. Occupier's, personal and employer's liability

Liability in connection with the following:

- a) **You** (or anyone on **Your** behalf) owning, possessing or using any **Motorised Vehicle**
- b) Aircraft other than pedestrian controlled toys or models
- c) Caravans
- d) Boats, boards and craft designed to be used on or in water, other than:
 - those only propelled by oars or paddles; or
 - pedestrian controlled toys or models.
- e) **You** living in or occupying land or **Buildings** other than the **Home** or its grounds.
- f) **You** owning land, buildings or other fixed property
- g) Deliberate or malicious acts
- h) HIV and HIV-related illnesses, including AIDS
- i) Dangerous dogs as defined in the Dangerous Dogs Act 1991 (or any later legislation).
- j) Any agreement, unless **You** would have been liable without the agreement
- k) Any trade, business or profession
- l) Loss of or damage to property which belongs to **You** or is in **Your** care or control
- m) Bodily injury or illness to **You**.



We will pay for

N. Tenant's liability

We will provide cover up to 20% of the **Contents** sum insured if **You** are legally responsible as a tenant for the following.

- a) Loss of or damage to the **Home** and landlord's fixtures and fittings by any of the causes listed under section A.
- b) Accidental breakage of:
 - fixed glass (including glass in solar-panel units); or
 - fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns which form part of the **Home**.
- c) **Accidental Damage** to cables or underground pipes which provide.

O. Title deeds

We will pay the cost of preparing new title deeds to the **Home** (up to £500) if they are lost or damaged by any of the causes listed under section A.

P. Emergency access

Damage to **Contents** following necessary access to the **Home** to deal with a medical emergency or to prevent damage to the **Home**.

We will not pay for

For claims involving liability for bodily injury or illness of an employee working for **You**:

- exclusions (b – i) and (k) will not apply; and
- exclusion (a) will not apply unless cover or security is needed under any of the Road Traffic Acts.

N. Tenant's liability

- Loss or damage excluded in section A.
- Loss or damage that happens while the **Home** has been left **Unfurnished**.
- Damage to cables and underground pipes



We will pay for – continued

Q. Garden Cover

If **Your** garden is damaged by:

- a) fire explosion, lightning, malicious acts, theft or attempted theft

- b) Collision with;
 - aircraft or other flying objects dropped from them
 - vehicles or animals (not including domestic animals)

We will pay the cost of re-landscaping up to £2500 but not more than £250 for any one tree, shrub or plant.

R. Other Accidental Damage

This extension to cover applies only if it is shown on the schedule.

Other **Accidental Damage** to the **Contents** while in the **Home**.

We will not pay for – continued

Q. Garden Cover

- items listed in General Exclusions

- loss or damage while **Your Home** is **Unfurnished**

- loss or damage if **Your** home has been **Unoccupied** for more than 30 days in a row

R. Other Accidental Damage

- Food in freezers, clothing, contact lenses, stamps and pedal cycles.

- Loss in value.

- Indirect loss.

Damage caused by:

- wear and tear; light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything that happens gradually;
- chewing, scratching, tearing or fouling by domestic animals;
- the process of cleaning, washing, repairing or restoring any item;
- electrical or mechanical breakdown; or
- paying guests or tenants.

- Damage excluded in other parts of the **Contents** section.

- Loss or damage happening while the **Home** or any part of it is lent, let or sublet.



Sum insured condition

At all times, the sum insured must be adequate to cover the full cost of replacing **Your Contents** 'as new' (apart from clothing and household linen, where **You** may make a deduction for wear and tear and loss in value).

If at the time of a loss **Your Sum Insured** is too low **We** will not settle claims on an 'as new' basis and will reduce any payment to reflect wear and tear.

Settling Contents claims

We can choose to settle **Your** claim by replacing, reinstating, repairing or by payment. If **We** are able to replace property, payment will be limited to the cost of replacement by **Our** preferred supplier.

A deduction for wear and tear will apply for:

- clothing and household linen; and
- property that does not belong to **You**, unless **You** are legally responsible for the cost of replacement as new under the terms of an agreement.

What We will pay

The most **We** will pay for loss or damage arising out of one incident is the **Contents** sum insured shown in the schedule. For valuables:

- a) **We** will not consider any one item to be worth more than the **Valuables** single article limit shown in the schedule, unless it is insured as a separate item; and
- b) the total value of all **Valuables** must not be more than one third of the total sum insured by this section, unless it is shown in the schedule.

We will not reduce the sum (or sums) insured by the amount paid under any claim.

Pairs, sets and suites

We will not pay for the cost of replacing any undamaged items which form part of:

- a set (other than a pair);
- a suite; or
- any other item of a uniform nature, design or colour, including carpets;

when damage happens to a specific part or within a clearly identifiable area and replacements cannot be matched.



Section 3;

Personal Belongings and Military

This section applies only if it is shown on the schedule.

Cover

Loss of or damage to **Your** property (shown on the schedule) anywhere in the world.

Exclusions applying to the personal belongings section (see also the General Exclusions on page 34)

- The **Excess** for most claims is £50 other than for laptops where the **Excess** is £125.
- Theft from an unattended vehicle (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle) which has been broken into by using force and violence.
- Loss or damage caused by wear and tear, the process of cleaning, washing, repairing or restoring any item, light, weather conditions, moth, vermin or anything that happens gradually.
- Loss in value
- Damage to sports racquets, sticks, bats and clubs while in play.
- Confiscation or detention by Customs or other officials.
- Electrical or mechanical breakdown.
- Indirect loss.
- Business or professional use of musical instruments, photographic and sporting equipment and accessories, except for purchased or issued uniforms and kit.
- Loss or damage which can be claimed under other insurance.
- Theft, attempted theft or malicious damage caused by:
 - **You**; or
 - paying guests or tenants.
- Theft by deception, unless deception is used only as a way to get into the **Home**.
- Damage to **Your** property caused by or resulting from that property (or part of that property) failing to correctly recognise or respond to any date.
- Description of property and special terms applying to clothing and personal belongings, **Personal Money**, credit and debit cards and pedal cycles.



We will pay for

A. Clothing, personal belongings and purchased uniforms and kit

Personal belongings (including clothing, jewellery, watches, furs, binoculars, and musical, photographic and sports equipment).

Purchased uniforms and kit which are the personal property of the insured.

You do not have to tell **Us** about changes to property insured under this heading (even if **You** buy or sell anything), unless the sum insured is no longer adequate or any individual item is worth more than the single article limit shown in the schedule.

B. Personal Money and credit and debit cards

Personal Money and credit, debit, cheque guarantee and cash cards, all held for social, domestic or charitable purposes.

Credit, debit, cheque guarantee and cash cards are insured only against any loss as a result of misuse by any unauthorised person (or people) following the loss or theft of any card (together with all costs and expenses **We** have agreed to pay), arising before the card-issuing company has been told about the loss, as long as **You** keep to the terms of the card.

We will not pay for

A. Clothing, personal belongings and purchased uniforms and kit

- **Personal Money** and credit and debit cards.
- Skis (including sticks and bindings), snowboards, water skis, subaqua (diving) equipment, camping equipment and riding tack.
- Loss of or damage to parachutes, diving and climbing equipment whilst in use.
- Service firearms and their ancillaries.
- Contact and corneal cap or micro lenses, and hearing aids.
- Securities (stocks and shares).
- Furniture, furnishings, household goods and equipment, and food and drink.
- Business goods and equipment.
- **Motorised Vehicles**, aircraft, boats, boards and craft that are designed to be used on or in water, caravans, trailers and cycles, and the parts, spares and accessories of any of these.
- Any living creature.

B. Personal Money and credit and debit cards

- Shortages due to error or omission.
- Losses not reported to the police.
- Losses of credit, debit, cheque guarantee and cash cards not reported to the card-issuing company within 24-hours of discovering the loss.



We will pay for – continued

C. Pedal Cycles

Loss of or damage to **Your** pedal cycles.

D. Issued Uniforms and Kit and Damage to Service Accommodation

Loss of or damage to 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 solely responsible. **We** will not pay more than £1000 for any one item.

Liability for loss of or damage to quarters, mess accommodation and contents in respect of charges incurred by the insured in accordance with procedures under Queens Regulations and such other Regulations as appropriate. Limit any one article £1000. Insurer's liability for each individual claim is limited to £5000.

E. Goods in Long Term Store

Property owned by the insured held in a Furniture Depository details of which are shown on the schedule. Cover is restricted to fire, theft and flood only.

We will not pay for – continued

C. Pedal Cycles

- Loss or damage while being used for track racing or business purposes.
- Theft while away from the **Home**, unless in a building or securely locked to an object that cannot be moved.
- Loss of 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.

D. Issued Uniforms and Kit and Damage to Service Accommodation

- Items held for the benefit of others. Service Firearms and their ancillaries. Money, stamps, tickets, coupons, certificates, securities or documents.

E. Goods in Long Term Store

- **Personal Money**, coins, jewellery, items of gold or platinum, precious stones, securities (bonds and share certificates), stamps, deeds or documents of any kind.



Sum insured condition

At all times, the sum (or sums) insured must be adequate to cover the full cost of replacing **Your** personal belongings 'as new' (apart from clothing, where **You** may make a deduction for wear and tear and loss in value).

If at the time of a loss **Your** sum insured is too low, **We** will not settle claims on an 'as new' basis and will reduce any payment to reflect wear and tear.

Settling personal belongings and military claims

We can choose to settle **Your** claim by replacing, reinstating, repairing or by payment. If **We** are able to replace property, payment will be limited to the cost of replacement by **Our** preferred supplier.

Claims for issued uniform and kit and damage to service accommodation will be settled on the basis of the amounts **You** are charged by the appropriate authority

A deduction for wear and tear will apply for civilian clothing.

What We will pay

The most **We** will pay for loss or damage arising out of one incident is the amount shown against each item in the schedule.

We will not reduce the sum (or sums) insured by the amount under any claim, unless the claim relates to the total loss of any item (or items) specified in the schedule.

Pairs, sets and suites

We will not pay for the cost of replacing any undamaged items which form part of:

- a set (other than a pair);
- a suite; or
- any other item that is matching in nature, design or colour;

when damage happens to a specific part or within a clearly identifiable area and replacements cannot be matched.



General Conditions applying to this policy

1. Your duty to prevent loss or damage

- a) **You** and any other person this insurance applies to must take all reasonable precautions to prevent accidents, loss or damage.
- b) All property insured by this policy must 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. 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 police or 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 with **Your** claim.

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 in 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 insurance

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

6. Cancelling this policy

a) **You** have the right to cancel **Your** policy during a period of 14 days after the latter of the 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 the insurance cover has already commenced, whether within the first 14 days or not, **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.

b) Should **You** cancel the policy after the 14 days, short period rates apply to any mid term cancellation, other than for reason of sale of property or death of the insured where a pro rata refund of premium applies.

The short period rates are as follows:

- - 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
- c) **We** (or any agent **We** appointed and who acts with **Our** specific authority) may cancel this policy sending 14 days' notice to **Your** last known address. As long as **You** have not made a claim during the current **Period of Insurance**, **You** will be entitled to a return of **Your** premium relating to the remaining part of the **Period of Insurance** **You** have paid the premium for.

To exercise **Your** right to cancel **Your** policy please contact Towergate Insurance.

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 premiums as stated.

Please note in the event of a claim during the **Period of Insurance**, there will be no refund of premium due.

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**.



General Exclusions applying to this policy

This policy does not cover:

1. War

Any consequence whatever 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.

2. 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 2 applies only in respect of the **Buildings Contents** and personal belongings sections of this policy.

3. Any action taken in controlling preventing suppressing or in any way relating to (1) or (2) above.

4. Radioactivity

Loss, damage or liability which involves:

- a) ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
- b) the radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.

5. Sonic bangs

Loss of or damage to property caused by pressure waves from aircraft travelling at or above the speed of sound.

6. Pollution or contamination

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

- a) a sudden and unexpected accident which can be identified; or
- b) oil leaking from a domestic oil installation at the **Home**.



Index Linking

We will change **Contents**, personal belongings and **Buildings** sums insured each month and confirm them each year at the renewal date, in line with published alterations in the level of the retail prices index or a suitable alternative index chosen by **Us** for **Contents** and personal belongings (but not **Personal Money** and credit and debit cards) and the house rebuilding cost index or a suitable alternative index chosen by **Us** for **Buildings**.

The new sums insured and renewal premium will be shown on **Your** renewal notice. However, **We** will not reduce sums insured if an index value reduces, unless **You** ask **Us** to do so. Index linking the **Buildings** sum insured will continue during replacement or repair following loss or damage, as long as replacement or repair is carried out without unnecessary delay.









Towergate Insurance

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www.towergate.co.uk/tcu

Towergate Insurance is a trading name of Towergate Underwriting Group Towergate Ltd.
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