



Pen Evolve Endorsement Library v8.0

1000 – 1999 = Insurer, policy wording
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1000 Insurer(s) Details

This policy is underwritten by:

Fairmead Insurance Limited

Fairmead Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 202050. Registered in England and Wales Number 00423930.

Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB.

Fairmead Insurance Limited is part of the Liverpool Victoria General Insurance group.

YOU can check these details with the Financial Conduct Authority either on their website at www.fca.org.uk or by calling them on 0800 111 6768.

Fairmead Insurance Limited (Register number 202050).

1001: Policy Wording

The policy wording for this policy is Pen Evolve Your Home v1.0

Please ensure YOU read Policy Condition 1 Important Information WE Need to Know About in the policy wording, as YOU may be required to take action, for example if YOU are planning any building work, if the HOME becomes UNOCCUPIED or if the occupancy (use) of the HOME changes

1002: Policy Wording

The policy wording for this policy is Pen Evolve Holiday & Second Home v1.0

Please ensure YOU read Policy Condition 1 Important Information WE Need to Know About in the policy wording, as YOU may be required to take action, for example if YOU are planning any building work, if the HOME becomes UNOCCUPIED or if the occupancy (use) of the HOME changes

1003: Policy Wording

The policy wording for this policy is Pen Evolve Landlord v1.0

Please ensure YOU read Policy Condition 1 Important Information WE Need to Know About in the policy wording, as YOU may be required to take action, for example if YOU are planning any building work, if the tenant type changes, if the HOME becomes UNOCCUPIED, if the HOME is a house of multiple occupancy (HMO), or if the occupancy (use) of the HOME changes

1004: Policy Wording

The policy wording for this policy is Pen Evolve Unoccupied v1.0

Please ensure YOU read Policy Condition 1 Important Information WE Need to Know About in the policy wording, as YOU may be required to take action, for example if YOU are planning any building work or the occupancy (use) of the HOME changes

1005: Unoccupied Cover Level Bronze

The applicable section in the policy wording for YOUR selected cover is Section 1: Bronze Level of Cover

1006: Unoccupied Cover Level Silver

The applicable section in the policy wording for YOUR selected cover is Section 2: Silver Level of Cover

1007: Unoccupied Cover Level Gold

The applicable section in the policy wording for YOUR selected cover is Section 3: Gold Level of Cover

1008: Flood Re

Please note that for US to provide cover for loss or damage caused by flood (or flood following STORM), WE have arranged a specific reinsurance protection through an organisation known as Flood Re.

Flood Re is a reinsurance company which enables INSURER(S) to protect themselves against losses resulting from flooding in the UK. Unlike other reinsurance companies it is a not-for-profit fund, owned and managed by the insurance industry and it has been designed to address a specific issue for a specific period of time. It is publicly accountable and more information about Flood Re can be found at

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

Cover Provided:

WE will pay for loss or damaged caused by flood or flood following STORM where floodwater enters the HOME.

WE will not pay for loss or damage caused by flood or flood following STORM if there is damage, but floodwater does not enter the HOME.

Risk Acceptance:

Flood Re has strict rules about what risks can and cannot be insured.

In deciding whether the HOME is eligible for cover under Flood Re, WE have relied upon the information YOU provided to US. It is important that all the information supplied is accurate.

If any of the information YOU provided is incorrect, YOU may not be covered for loss or damage caused by flood (or flood following STORM).

Flood Re is only available for main residences, i.e. the HOME where YOU permanently live.

Flood Excess:

The EXCESS applicable for loss or damage arising from flood or flood following a STORM is 250 pounds sterling

1009: Flood Re Valuables Exclusion

This policy does not cover loss or damage caused by flood or flood arising from STORM to any individually insured items valued above 25,000 pounds sterling that are of artistic merit, historical value, novel, rare and/or unique including, but not limited to:

- a) Antique and designer made furniture, paintings, drawings, etchings, prints, photographs
- b) Tapestries, carpets, rugs, books and manuscripts
- c) Sculptures (inside or outside the home), ornaments, porcelain and gales
- d) Clocks, barometers, mechanical art and objects d'art
- e) Musical instruments
- f) Those made of precious metals or precious stones including gold, silver, platinum, pewter and plate

This insurance does not cover loss or damage caused by flood or flood arising from STORM to any insured collections valued above 25,000 pounds sterling that are of artistic merit, historical value, novel, rare and/or unique, including but not limited to: -

- a) stamp and coin collections
- b) wines
- c) memorabilia
- d) other collectibles such as medals, dolls and guns

1010: INSURER(S) Details

This insurance is underwritten by:

Aviva Insurance Limited

Aviva Insurance Limited. Registered in Scotland No. 2116 Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

YOU can check these details with the Financial Conduct Authority either on their website at www.fca.org.uk or by calling them on 0800 111 6768.

This policy has been produced by Pen Underwriting Limited a Managing General Agent of the INSURER(S). As Managing General Agent Pen Underwriting Limited underwrites insurance and handles claims for YOU on behalf of the INSURER(S).

In providing insurance services, Pen will share YOUR personal data with Aviva. For information on how Aviva use YOUR personal data, please refer to Aviva's Privacy Policy at www.aviva.co.uk/privacypolicy.

1011: Policy Wording

The policy wording for this policy is Pen Evolve Your Home v2.0

Please ensure YOU read Policy Condition 1 Important Information WE Need to Know About in the policy wording, as YOU may be required to take action, for example if YOU are planning any building work, if the HOME becomes UNOCCUPIED or if the occupancy (use) of the HOME changes

1012: Policy Wording

The policy wording for this policy is Pen Evolve Holiday & Second Home v2.0

Please ensure YOU read Policy Condition 1 Important Information WE Need to Know About in the policy wording, as YOU may be required to take action, for example if YOU are planning any building work, if the HOME becomes UNOCCUPIED or if the occupancy (use) of the HOME changes

1013: Policy Wording

The policy wording for this policy is Pen Evolve Landlord v2.0

Please ensure YOU read Policy Condition 1 Important Information WE Need to Know About in the policy wording, as YOU may be required to take action, for example if YOU are planning any building work, if the tenant type changes, if the HOME becomes UNOCCUPIED, if the HOME is a house of multiple occupancy (HMO), or if the occupancy (use) of the HOME changes

1014: Policy Wording

The policy wording for this policy is Pen Evolve Unoccupied v2.0

Please ensure YOU read Policy Condition 1 Important Information We Need to Know About in the policy wording, as YOU may be required to take action, for example if YOU are planning any building work or the occupancy (use) of the HOME changes

1015: Policy Wording

The policy wording for this policy is Pen Evolve Your Home v3.0

Please ensure YOU read Policy Condition 1 Important Information WE Need to Know About in the policy wording, as YOU may be required to take action, for example if YOU are planning any building work, if the HOME becomes UNOCCUPIED or if the occupancy (use) of the HOME changes

1016: Policy Wording

The policy wording for this policy is Pen Evolve Holiday & Second Home v3.0

Please ensure YOU read Policy Condition 1 Important Information WE Need to Know About in the policy wording, as YOU may be required to take action, for example if YOU are planning any building work, if the HOME becomes UNOCCUPIED or if the occupancy (use) of the HOME changes

1017: Policy Wording

The policy wording for this policy is Pen Evolve Landlord v3.0

Please ensure YOU read Policy Condition 1 Important Information WE Need to Know About in the policy wording, as YOU may be required to take action, for example if YOU are planning any building work, if the tenant type changes, if the HOME becomes UNOCCUPIED, if the HOME is a house of multiple occupancy (HMO), or if the occupancy (use) of the HOME changes

1018: Policy Wording

The policy wording for this policy is Pen Evolve Unoccupied v3.0

Please ensure YOU read Policy Condition 1 Important Information We Need to Know About in the policy wording, as YOU may be required to take action, for example if YOU are planning any building work or the occupancy (use) of the HOME changes

2000: 250 Buildings Excess

The BUILDINGS EXCESS is 250 pounds sterling and not as otherwise stated on the SCHEDULE

2001: 500 Buildings Excess

The BUILDINGS EXCESS is 500 pounds sterling and not as otherwise stated on the SCHEDULE

2002: 1,000 Buildings Excess

The BUILDINGS EXCESS is 1,000 pounds sterling and not as otherwise stated on the SCHEDULE

2003: 2,500 Buildings Excess

The BUILDINGS EXCESS is 2,500 pounds sterling and not as otherwise stated on the SCHEDULE

2004: 5,000 Buildings Excess

The BUILDINGS EXCESS is 5,000 pounds sterling and not as otherwise stated on the SCHEDULE

2005: 500 Outbuildings Excess

The OUTBUILDING(S) EXCESS is 500 pounds sterling

2006: 1,000 Outbuildings Excess

The OUTBUILDING(S) EXCESS 1,000 pounds sterling

2007: 250 Contents Excess

The CONTENTS EXCESS is 250 pounds sterling and not as otherwise stated on the SCHEDULE

2008: 500 Contents Excess

The CONTENTS EXCESS is 500 pounds sterling and not as otherwise stated on the SCHEDULE

2009: 1,000 Contents Excess

The CONTENTS EXCESS is 1,000 pounds sterling and not as otherwise stated on the SCHEDULE

2010: 2,500 Contents Excess

The CONTENTS EXCESS is 2,500 pounds sterling and not as otherwise stated on the SCHEDULE

2011: 5,000 Contents Excess

The CONTENTS EXCESS is 5,000 pounds sterling and not as otherwise stated on the SCHEDULE

2012: 250 Personal Possessions Excess

The PERSONAL POSSESSIONS EXCESS is 250 pounds sterling and not as otherwise stated on the SCHEDULE

2013: 500 Personal Possessions Excess

The PERSONAL POSSESSIONS EXCESS is 500 pounds sterling and not as otherwise stated on the SCHEDULE

2014: 100 Accidental Damage Excess

The BUILDINGS EXCESS for ACCIDENTAL DAMAGE is 100 pounds sterling

2015: 250 Accidental Damage Excess

The BUILDINGS EXCESS for ACCIDENTAL DAMAGE is 250 pounds sterling and not as otherwise stated on the SCHEDULE

2016: 500 Accidental Damage Excess

The BUILDINGS EXCESS for ACCIDENTAL DAMAGE is 500 pounds sterling and not as otherwise stated on the SCHEDULE

2017: 1,000 Accidental Damage Excess

The BUILDINGS EXCESS for ACCIDENTAL DAMAGE is 1,000 pounds sterling and not as otherwise stated on the SCHEDULE

2018: 100 Accidental Damage Excess

The CONTENTS EXCESS for ACCIDENTAL DAMAGE is 100 pounds sterling

2019: 250 Accidental Damage Excess

The CONTENTS EXCESS for each and every claim for ACCIDENTAL DAMAGE is 250 pounds sterling and not as otherwise stated on the SCHEDULE.

2020: 500 Accidental Damage Excess

The CONTENTS EXCESS for ACCIDENTAL DAMAGE is 500 pounds sterling and not as otherwise stated on the SCHEDULE

2021: 1,000 Accidental Damage Excess

The CONTENTS EXCESS for ACCIDENTAL DAMAGE is 1,000 pounds sterling and not as otherwise stated on the SCHEDULE

2022: 5,000 Fire Excess

The BUILDINGS EXCESS for fire 5,000 pounds sterling and not as otherwise stated on the SCHEDULE

2023: 5,000 Fire Excess

The CONTENTS EXCESS for fire 5,000 pounds sterling and not as otherwise stated on the SCHEDULE

2024: 500 Storm Excess

The BUILDINGS EXCESS for STORM is 500 pounds sterling

2025: 1,000 Storm Excess

The BUILDINGS EXCESS for STORM is 1,000 pounds sterling

2026: 2,500 Storm Excess

The BUILDINGS EXCESS for STORM is 2,500 pounds sterling

2027: 2,500 Storm Excess Boundary Wall

The BUILDINGS EXCESS for STORM to boundary walls is 2,500 pounds sterling

2028: 500 Storm Excess

The CONTENTS EXCESS for STORM is 500 pounds sterling

2029: 1,000 Storm Excess

The CONTENTS EXCESS for STORM is 1,000 pounds sterling

2030: 2,500 Flood Excess

The BUILDINGS EXCESS for flood is 2,500 pounds sterling

2031: 5,000 Flood Excess

The BUILDINGS EXCESS for flood is 5,000 pounds sterling

2032: 10,000 Flood Excess

The BUILDINGS EXCESS for flood is 10,000 pounds sterling

2033: 2,500 Flood Excess

The CONTENTS EXCESS for flood is 2,500 pounds sterling

2034: 5,000 Flood Excess

The CONTENTS EXCESS for flood is 5,000 pounds sterling

2035: 10,000 Flood Excess

The CONTENTS EXCESS for flood is 10,000 pounds sterling

2036: 500 Escape of Water Excess

The BUILDINGS EXCESS for each and every claim caused by escape of water is 500 pounds sterling

2037: 1,000 Escape of Water Excess

The BUILDINGS EXCESS for escape of water is 1,000 pounds sterling and not as otherwise stated on the SCHEDULE

2038: 2,500 Escape of Water Excess

The BUILDINGS EXCESS for escape of water is 2,500 pounds sterling and not as otherwise stated on the SCHEDULE

2039: 2,500 Escape of Water Excess, Gold Unoccupied

The EXCESS for escape of water is 2,500 pounds sterling

2040: 5,000 Escape of Water Excess

The BUILDINGS EXCESS for escape of water is 5,000 pounds sterling and not as otherwise stated on the SCHEDULE

2041: 500 Escape of Water Excess

The CONTENTS EXCESS for escape of water is 500 pounds sterling

2042: 1,000 Escape of Water Excess

The CONTENTS EXCESS for escape of water is 1,000 pounds sterling and not as otherwise stated on the SCHEDULE

2043: 2,500 Escape of Water Excess

The CONTENTS EXCESS for escape of water is 2,500 pounds sterling and not as otherwise stated on the SCHEDULE

2044: 5,000 Escape of Water Excess

The CONTENTS EXCESS for escape of water is 5,000 pounds sterling and not as otherwise stated on the SCHEDULE

2045: 1,000 Escape of Oil Excess

The BUILDINGS EXCESS for escape of oil is 1,000 pounds sterling

2046: 5,000 Escape of Oil Excess

The BUILDINGS EXCESS for escape of oil is 5,000 pounds sterling

2047: 1,000 Theft or Attempted Theft Excess

The BUILDINGS EXCESS for theft or attempted theft is 1,000 pounds sterling

2048: 2,500 Theft or Attempted Theft Excess

The BUILDINGS EXCESS for theft or attempted theft is 2,500 pounds sterling

2049: 1,000 Theft or Attempted Theft Excess

The CONTENTS EXCESS for theft or attempted theft is 1,000 pounds sterling

2050: 2,500 Theft or Attempted Theft Excess

The CONTENTS EXCESS for theft or attempted theft is 2,500 pounds sterling

2051: 5,000 Theft or Attempted Theft Excess

The CONTENTS EXCESS for theft or attempted theft is 5,000 pounds sterling

2052: 500 Theft or Attempted Theft Excess

The CONTENTS EXCESS theft or attempted theft from a garage or OUTBUILDING(S) is 500 pounds sterling

2053: Minimum Security Condition

The EXCESS for theft or attempted theft is 2,500 pounds sterling if the following security devices are not in full operational use.

Door locks, applicable to the final exit door:

- A lock approved to BS3621 or
- A mortice deadlock of at least 5 levers or
- A rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins
- Sheds and or domestic OUTBUILDINGS, a lock which is either silver or gold sold secure rated

Window locks:

- Key operated security devices to all opening windows and skylights
- All keys to be removed from locks and placed out of sight

2054: 1,000 Collision Excess

The BUILDINGS EXCESS for collision by any vehicle or animal is 1,000 pounds sterling

2055: 2,500 Collision Excess

The BUILDINGS EXCESS for collision by any vehicle or animal is 2,500 pounds sterling

2056: 1,000 Malicious Acts Excess

The BUILDINGS EXCESS for malicious acts is 1,000 pounds sterling

2057: 2,500 Malicious Acts Excess

The BUILDINGS EXCESS for malicious acts is 2,500 pounds sterling

2058: 1,000 Malicious Acts Excess

The CONTENTS EXCESS for malicious acts is 1,000 pounds sterling

2059: 2,500 Malicious Acts Excess

The CONTENTS EXCESS for malicious acts is 2,500 pounds sterling

2060: 1,000 Subsidence, Landslip and Heave Excess

The BUILDINGS EXCESS for SUBSIDENCE, LANDSLIP or HEAVE is 1,000 pounds sterling

2061: 2,500 Subsidence, Landslip and Heave Excess

The BUILDINGS EXCESS for SUBSIDENCE, LANDSLIP or HEAVE is 2,500 pounds sterling

2062: 5,000 Subsidence, Landslip and Heave Excess

The BUILDINGS EXCESS for SUBSIDENCE, LANDSLIP or HEAVE is 5,000 pounds sterling

2063: 7,500 Subsidence, Landslip and Heave Excess

The BUILDINGS EXCESS for SUBSIDENCE, LANDSLIP or HEAVE is 7,500 pounds sterling

2064: 10,000 Subsidence, Landslip and Heave Excess

The BUILDINGS EXCESS for SUBSIDENCE, LANDSLIP or HEAVE is 10,000 pounds sterling

2065: 500 Pedal Cycle(s) Excess

The EXCESS for each and every loss for a PEDAL CYCLE(S) is 500 pounds sterling and not as otherwise stated on the SCHEDULE

2066: Pedal Cycle Security

There is no cover for theft or attempted theft of any PEDAL CYCLE(S) individually valued 500 pounds sterling or more unless the PEDAL CYCLE(S) is kept in a locked building or secured to an immovable object with a pedal cycle / motorcycle / motor scooter lock which has been tested and approved to be sold secure silver or sold secure gold rated

2067: Alarm Condition 1

There is no cover for theft or attempted theft from the HOME unless:

- An alarm approved to BS4737 has been installed
- The alarm is in full and effective operation whenever the HOME is left unattended (ie no adult is within the boundary of the HOME) and when YOU retire for the night
- The alarm is fitted and maintained throughout the PERIOD OF INSURANCE under a maintenance contact with a company which is a member of SSAIB (Security Systems and Alarms Inspection Board), or the NSI (National Security Inspectorate)
- If the police and or the alarm receiving company have confirmed in writing that they refuse to respond to any future alarm activations, YOU must also notify US immediately.

2068: Alarm Condition 2

In the event of a claim for theft or attempted theft from the HOME and the alarm is not put into full use whenever the HOME is left unattended the EXCESS for theft or attempted theft will be 1,000 pounds sterling and not as otherwise stated on the SCHEDULE.

Alarm Requirements:

- An alarm approved to BS4737 has been installed
- The alarm is in full and effective operation whenever the HOME is left unattended (ie no adult is within the boundary of the HOME) and when YOU retire for the night
- The alarm is fitted and maintained throughout the PERIOD OF INSURANCE under a maintenance contact with a company which is a member of SSAIB (Security Systems and Alarms Inspection Board), or the NSI (National Security Inspectorate)
- If the police and or the alarm receiving company have confirmed in writing that they refuse to respond to any future alarm activations, YOU must also notify US immediately.

3000 – 3999 = Exclusions

3001: Accidental Damage Exclusion

BUILDINGS cover excludes loss or damage for ACCIDENTAL DAMAGE whilst YOU are working from HOME as a childminder.

3002: Accidental Damage Exclusion

CONTENTS cover excludes loss or damage for ACCIDENTAL DAMAGE whilst YOU are working from HOME as a childminder.

3003: Boundary Wall Exclusion

BUILDINGS excludes loss or damage caused by STORM to boundary walls at the HOME

3004: Theft or Attempted Theft Exclusion

BUILDINGS cover excludes loss or damage caused by theft or attempted theft

3005: Theft or Attempted Theft Exclusion

CONTENTS cover excludes loss or damage caused by theft or attempted theft

3006: Theft Restriction

There is no cover theft or attempted theft from the HOME unless there is physical evidence of a violent and or forcible entry or exit

3007: Theft Restriction

There is no cover for theft or attempted theft from a garage or OUTBUILDING(s) unless there is physical evidence of a violent and or forcible entry or exit

3008: Subsidence, Landslip and Heave Exclusion

There is no cover under any section of this policy for loss or damage by SUBSIDENCE, LANDSLIP and HEAVE

3009: Subsidence, Landslip and Heave Exclusion

There is no cover under any section of this policy for loss or damage by SUBSIDENCE, LANDSLIP and HEAVE to garages

3010: Subsidence, Landslip and Heave Exclusion

There is no cover under any section of this policy for loss or damage by SUBSIDENCE, LANDSLIP and HEAVE to garages and OUTBUILDING(S)

3011: Minimum Security Condition

There is no cover for loss or damage under any section of this policy if Minimum Security is not in operation at all times when the HOME is UNATTENDED.

Door Locks, applicable to all exit doors:

- A lock approved to BS3621 or
- A mortice deadlock of at least 5 levers or
- A rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins
- Key operated security devices top and bottom in addition to existing locks or a lock detailed above to all other external doors, except Patio/French/ Sliding doors
- Patio / French/ Sliding Doors, a key operated patio door lock mounted internally on the centre rail(s) or protection as detailed above
- Sheds and/or a garage and/or domestic OUTBUILDINGS, a lock which is either silver or gold sold secure rated

Window locks:

- Key operated security devices to all opening windows and skylights
- All keys to be removed from locks and placed out of sight

3012: Tree Maintenance

SUBSIDENCE, LANDSLIP and HEAVE and ACCIDENTAL DAMAGE to underground services is excluded unless YOU comply with the following for all trees and shrubs within 7 meters (22 ft) of the HOME which are more than 3 meters (10ft) tall. This only applies to trees and shrubs within the boundary of the HOME.

- trees and shrubs must be inspected by a qualified tree surgeon or arborists who is accredited with The Arboricultural Association
- trees and shrubs must be inspected at least once every two years and managed in line with the tree surgeon or arborists recommendations
- where an inspection has not previously been carried out in the last two years YOU must arrange for one to be carried out within 90 days of this policy starting and then at least once every two years thereafter
- where an inspection has been carried out in the last two years YOU must arrange for the next inspection to be carried out within two years from the date of the last inspection and then at least once every two years thereafter
- YOU must retain copies of all inspections and records of work undertaken for 6 years and these will be required in the event of a claim

3013: Oil Exclusion

There is no cover under any section of this policy for escape of oil, loss of oil, ACCIDENTAL DAMAGE to underground services to oil pipes or an oil tank or alternative accommodation due to an oil leak or contamination.

3014: Flood Exclusion

There is no cover under any section of this policy for loss or damage by flood, or flood following STORM.

3015: Malicious Acts Exclusion

There is no cover under any section of this policy for loss or damage by malicious acts

3016: Unoccupied, Restricted Cover and Policy Conditions

Whilst the HOME is UNOCCUPIED, cover under this policy is restricted to fire, lightning, explosion and earthquake.

It is a policy condition that whilst the HOME is UNOCCUPIED:

- The HOME is inspected internally and externally at least once every 7 days, by YOU or an authorised representative
- Any issues identified during the inspection must be resolved within 14 days of discovery
- Gas and electricity supplies are to be switched off at the mains if not being used to power the central heating system and or security devices at the HOME
- All security protections at the HOME must be put into full and effective operation
- All waste including accumulated mail must be removed from the HOME on a weekly basis

4000 – 4999 = Miscellaneous

4001: Subsidence Landslip and Heave Cover Reinstated

BUILDINGS includes loss or damage by SUBSIDENCE, LANDSLIP or HEAVE even though the HOME is UNOCCUPIED

Loss or damage that is not covered:

- to domestic fixed fuel oil tanks, septic tanks, swimming pools, hot tubs, tennis courts, drives, patios, terraces, walls, gates and fences unless the HOME is damaged at the same time
- to solid floors unless load bearing walls in the HOME are damaged at the same time
- compensation that has been provided or would have been but for the existence of this policy under any contract, guarantee or law
- caused by coastal erosion or riverbed erosion
- while the HOME is undergoing any structural repairs, extensions or renovations
- caused by normal SETTLEMENT or shrinkage, or by recently placed infill material moving up

4002: Flood Cover Reinstated

BUILDINGS cover is extended to include Flood even though the HOME is UNOCCUPIED

4003: Flood Cover Reinstated

CONTENTS cover is extended to include Flood even though the HOME is UNOCCUPIED

4004: Subsidence and Flood Cover Reinstated

BUILDINGS cover is extended to include SUBSIDENCE, LANDSLIP or HEAVE and Flood even though the HOME is UNOCCUPIED

Loss or damage by SUBSIDENCE, LANDSLIP or HEAVE that is not covered:

- to domestic fixed fuel oil tanks, septic tanks, swimming pools, hot tubs, tennis courts, drives, patios, terraces, walls, gates and fences unless the HOME is damaged at the same time
- to solid floors unless load bearing walls in the HOME are damaged at the same time
- compensation that has been provided or would have been but for the existence of this policy under any contract, guarantee or law
- caused by coastal erosion or riverbed erosion
- while the HOME is undergoing any structural repairs, extensions or renovations
- caused by normal SETTLEMENT or shrinkage, or by recently placed infill material moving up

4005: Flood Protection Condition

Flood is excluded if fixed barriers or other such devices to prevent water ingress are not fitted to all external doors, windows and air vents when advised by the Environment Agency that the HOME is at risk of flooding. YOU must ensure arrangements are in place for a responsible adult to take responsibility for this if YOU are unable to undertake this action.

4006: Electrically Assisted Pedal Cycle Restriction

If the PEDAL CYCLE(S) is fitted with a battery or other similar device, YOU must comply with the Electrically Assisted Pedal Cycles (EAPC's) regulations.

There is no personal liability cover if:

- the maximum assisted speed for the PEDAL CYCLE(S) exceeds 15.5 miles per hour
- the electric motor output exceeds 250 watts of power
- the electrically assisted PEDAL CYCLE(S) is ridden by anyone under the age of 14 years

4007: Bed & Breakfast

WE are aware that the HOME is used as bed and breakfast accommodation

If BUILDINGS cover has been selected, property owners' liability is extended to include bed and breakfast usage conducted from the HOME

If CONTENTS cover has been selected, occupiers' liability is extended to include bed and breakfast usage conducted from the HOME, but there is no liability in respect of food or drink

It is a condition of this policy that:

- The HOME is not licensed to sell alcohol
- A maximum of 3 BEDROOM(S) are used for bed and breakfast accommodation
- Paying guests are limited to a maximum of 6 adult guests staying at any one time (there is no limit to the number of minors if sharing a room with an adult)
- YOU must also live at the HOME

4008: Boarder, Lodger or Paying Guest

WE are aware that the HOME is used to accommodate boarders, lodgers or paying guests

If BUILDINGS cover has been selected, property owners' liability is extended to include the HOME being used to accommodate boarder, lodger or paying guest

If CONTENTS cover has been selected, occupiers' liability is extended to include the HOME being used to accommodate a boarders, lodgers or paying guests, but there is no liability in respect of food or drink

It is a condition of this policy that:

- The HOME is not licensed to sell alcohol
- YOU do not provide guests with any meals, except breakfast if the HOME is a bed and breakfast
- A maximum of 3 BEDROOM(S) are used to accommodate guests
- Guests are limited to a maximum of 3 adult guests at any one time (there is no limit to the number of minors if sharing a room with an adult)
- YOU must also live at the HOME

4009: 30 day Inspection

It is a policy condition that the HOME is inspected internally and externally at least once every 30 days, by YOU or an authorised representative

Records of each inspection must be kept and in the event of a claim WE may ask to see these.

4010: 7 day Inspection

It is a policy condition that:

- The HOME is inspected internally and externally at least once every 7 days, by YOU or an authorised representative
- Any issues identified during the inspection must be resolved within 14 days of discovery
- Gas and electricity supplies are to be switched off at the mains if not being used to power the central heating system and or security devices at the HOME
- All security protections at the HOME must be put into full and effective operation when the HOME is UNATTENDED
- All waste including accumulated mail must be removed from the HOME on a weekly basis
- Records of each inspection must be kept and in the event of a claim WE may ask to see these.

4011: Bank or Building Society Interest

If this policy is cancelled by YOU or by US, WE will not write to the mortgage lender to advise them of this

4012: Flat Roof

If the flat roof at the HOME is more than 15 years old, it must be inspected by a roofing contractor within 60 days of the policy starting. Any remedial work is to be completed within 60 days of the inspection date.

Subsequently the flat roof is to be inspected every 10 years by a roofing contractor and remedial work to be completed within 60 days of the inspection date. YOU must retain evidence of the inspection(s) and repairs.

In the event of a claim if YOU cannot evidence the inspections STORM will be excluded.

4013: Extended Buildings Cover, Glass and Sanitary Ware

Cover is extended to include loss or damage by ACCIDENTAL DAMAGE to fixed glass and double glazing (including the cost of replacing the frame), solar panels, SANITARY WARE and ceramic hobs which form part of the BUILDINGS.

Loss or damage that is not covered:

- caused by movement, SETTLEMENT, shrinkage, collapsing or cracking of the HOME
- while the HOME is undergoing alteration, repair, cleaning, maintenance or extension
- while the HOME is UNOCCUPIED

4014: Extended Contents Cover, Mirrors and Fixed Glass

Cover is extended to include loss or damage by ACCIDENTAL DAMAGE to mirrors and fixed glass.

Loss or damage that is not covered:

- caused by dyeing, cleaning, repair, renovation or whilst being worked upon
- arising from demolition, structural alteration or structural repair of the HOME

4015: Extended Buildings Cover, Glass and Sanitary Ware

Cover is extended to include loss or damage by ACCIDENTAL DAMAGE to fixed glass and double glazing (including the cost of replacing the frame), solar panels, SANITARY WARE and ceramic hobs which form part of the BUILDINGS.

Loss or damage that is not covered:

- caused by movement, SETTLEMENT, shrinkage, collapsing or cracking of the HOME
- while the HOME is undergoing alteration, repair, cleaning, maintenance or extension

4016: Extended Contents Cover, Audio Equipment and Mirrors

Cover is extended to include loss or damage by ACCIDENTAL DAMAGE to audio visual equipment, mirrors and fixed glass.

Loss or damage that is not covered:

- to computers or computer equipment designed to be portable
- to video cameras, tablets, mobile phones, pagers, computer software, games, recording tapes, discs or records
- to CONTENTS within garages and OUTBUILDING(S)
- caused by dyeing, cleaning, repair, renovation or whilst being worked upon
- from mechanical or electrical faults or breakdown
- arising from demolition, structural alteration or structural repair of the HOME
- while the HOME is UNOCCUPIED

4017: Extended Contents Cover, Pedal Cycle(s)

CONTENTS is extended to include up to 250 pounds sterling for PEDAL CYCLE(S). This is a total limit for PEDAL CYCLE(S) and not a limit per item.

4018: Let Property Condition

As the HOME is let, it is a policy condition that:

- YOU have complied with current gas and or electrical regulations
- YOU have complied with current fire safety regulations
- The HOME must be inspected internally and externally (including any loft areas) at least once every 12 months by YOU or an authorised representative. A copy of the inspection record must be retained for 2 years.
- The HOME is let to a maximum of 4 unrelated adult TENANT(S) (there is no limit on the number of minors living with their family)
- There are no cooking facilities in any BEDROOM(S)
- Unless the HOME is only let to members of YOUR family, there must be a signed assured short term tenancy agreement between YOU and the TENANT(S) and or YOU have a private section leasing scheme arrangement. If the HOME is in Scotland there is to be a signed Private Residential Tenancy Agreement.

4019: Maintenance of Jewellery and Watches

There is no cover for loss or damage under PERSONAL POSSESSIONS for individual items of jewellery or watches valued 5,000 pounds sterling or more unless:

- The item(s) are inspected at least every 3 years by a competent jeweller
- Any defects in clasps, mounting and settings are rectified immediately
- YOU must retain evidence of the inspection(s) and repairs

4020: Protection of Jewellery and Watches

There is no cover for theft or attempted theft to jewellery and watches under PERSONAL POSSESSIONS unless:

- The item(s) is being worn by YOU, or
- The item(s) is carried by hand and is under YOUR personal supervision at all times
- The item(s) is locked in a safe which has been installed in accordance with the manufacturers recommendation and all safe keys are removed from the HOME whenever the HOME is left unattended
(Unattended means YOU are not physically in the HOME or within the boundary of the HOME)
- The cash rating of the safe multiplied by 10 is sufficient to secure the value of the jewellery and watches

4021: Jewellery & Watch Protection

There is no cover for theft or attempted theft to jewellery and watches individually valued 5,000 pounds sterling or more unless:

- The item(s) is being worn by YOU, or
- The item(s) is carried by hand and is under YOUR personal supervision at all times
- The item(s) is locked in a safe which has been installed in accordance with the manufacturers recommendation and all safe keys are removed from the HOME whenever the HOME is left unattended
(Unattended means YOU are not physically in the HOME or within the boundary of the HOME)
- The cash rating of the safe multiplied by 10 is sufficient to secure the value of the jewellery and watches

4022: Minimum Security Condition, Sheds and Outbuildings

There is no cover for theft or attempted theft from sheds and domestic OUTBUILDINGS at the HOME unless secured with either a silver or gold rated solid secure lock.

4023: 60 day extension for Building Work/ Renovation/ Extension/ Conversion

Within the PERIOD OF INSURANCE WE agree to permit a further 60 days to allow all building work/ renovation/ extension/ conversion work to be completed. The maximum timescale from the date the project originally commenced is agreed to be 8 months.

4024: Increased Cost of Building Work/ Renovation/ Extension/ Conversion

Within the PERIOD OF INSURANCE WE agree to increase the cost of all building work/ renovation/ extension/ conversion work to 100,000 pounds sterling, inclusive of VAT

4025: Working Farm

WE are aware that the HOME is situated on a working farm.

This policy excludes all loss or damage arising from agricultural activities and excludes all commercial premises, commercial tools and or equipment and commercial liabilities in connection with the farm.

4026: Tenant Type

The declared tenant type is classified as let benefits assisted

4027: Tenant Type

The declared tenant type is classified as let to YOUR family members only

4028: Tenant Type

The declared tenant type is classified as let mixed tenants and it is agreed that no TENANT(S) can be an asylum seeker or a refugee

4029: Tenant Type

The declared tenant type is classified let professional

4030: Tenant Type

The declared tenant type is classified let retired persons only

4031: Tenant Type

The declared tenant type is classified let students

4032: Tenant Type

The declared tenant type is classified let unemployed but not benefits assisted

4033: Business Use

It is a condition of this policy that the business use does not involve the use of:

- any flammable gases
- any flammable liquids
- or the use of any direct application of a flame

4034: Charitable Event, BUILDINGS

It is noted and agreed that the garden at the HOME will be open to the public for a charitable event.

Theft / Attempted theft is excluded whilst the event is taking place, unless there is physical evidence of a violent and forcible entry or exit.

Property owners' liability is extended to cover the charitable event, subject to:

- The garden being open for a maximum of 3 days within the PERIOD OF INSURANCE
- Children must be accompanied by a responsible adult at all times
- Upon entry all guests to be advised of any water hazards, such as a pond, lake or swimming pool

4035: Charitable Event, CONTENTS

It is noted and agreed that the garden at the HOME will be open to the public for a charitable event.

Theft / Attempted theft is excluded whilst the charitable event is taking place, unless there is physical evidence of a violent and forcible entry or exit.

MONEY does not include charitable donations.

Personal liability is extended to cover the charitable event, subject to:

- The garden being open for a maximum of 3 days within the PERIOD OF INSURANCE
- Children must be accompanied by a responsible adult at all times
- Upon entry all guests to be advised of any water hazards, such as a pond, lake or swimming pool
- There is no liability in relation to food or drink

4036: Amended Flood Declaration

This ENDORSEMENT(S) replaces the flood declaration contained within the Property Details section of the Statement of Facts.

Flood Declaration:

The HOME is located within an area that is not free from flooding

The HOME is free from flooding/ flooding following a STORM and it has not been affected by flooding within the last 50 years

4037: Amended Subsidence, Landslip and Heave Declaration

This ENDORSEMENT(S) replaces the SUBSIDENCE, HEAVE and LANDSLIP declaration contained within the Property Details section of the Statement of Facts.

Declaration:

The HOME is located within an area that is not free from SUBSIDENCE, HEAVE OR LANDSLIP

The HOME is free from SUBSIDENCE, HEAVE and LANDSLIP and it has not been affected by SUBSIDENCE, HEAVE or LANDSLIP within the last 25 years

4038: Loss of Rent Cover

WE will pay up a maximum of 10,000 pounds sterling, for loss of rent for confirmed holiday bookings and or returning deposits if the HOME is uninhabitable due to any cause covered under the BUILDINGS section of this policy and as a result it cannot be let out as a holiday home.

Cover applies for a maximum of 6 months from the date of damage or until the HOME is ready to be occupied, whichever occurs first.

YOU must be able to evidence all monetary amounts being claimed for and WE will ask to see confirmation of bookings.

4039: Emergency Overnight Accommodation

If the HOME is damaged by any cause covered under the BUILDINGS section of the policy and as a result YOU need to visit the HOME, WE will pay up to 1,000 pounds sterling for overnight accommodation. Limited to a maximum of 250 pounds sterling per night.

Cover applies for a maximum of 6 months from the date of damage or until the HOME is ready to be occupied.

Loss of damage that is excluded:

WE will not pay for costs YOU incur for food, drink or transportation costs.

4040: Carers Endorsement

It is noted that YOUR carer(s) lives in the HOME with YOU and the following terms apply to the policy coverage:

- Theft or attempted theft from the HOME is not covered other than as a result of violent and forcible entry to or exit from the HOME
- Property of YOUR carer(s) is not covered

4041: Increased Cost of Building Work/ Renovation/ Extension/ Conversion

Within the PERIOD OF INSURANCE WE agree to increase the cost of all building work/ renovation/ extension/ conversion work to a maximum of 150,000 pounds sterling, inclusive of VAT.

4042: Increased Cost of Building Work/ Renovation/ Extension/ Conversion

Within the PERIOD OF INSURANCE WE agree to increase the cost of all building work/ renovation/ extension/ conversion work to a maximum of 175,000 pounds sterling, inclusive of VAT.