

# CIA PrimeLet Home Insurance

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# Welcome to PrimeLet

This policy of insurance is issued in accordance with the authorisation granted to Geo Personal Lines by an Insurer or consortium of Insurers, details of which are shown on the policy schedule.

We will pay for any loss, damage, injury, costs or liability described in the Policy arising from events happening during any period of insurance for which you have paid and we have accepted the premium.

The proposal and declaration signed by you are incorporated into this insurance contract.

This Policy should be read together with the schedule and any endorsements.

Geo Personal Lines  
The Octagon  
Middleborough  
Colchester  
CO11TG

Telephone 03301233561  
Email: [Letproperty@geounderwriting.com](mailto:Letproperty@geounderwriting.com)



Chief Executive Officer  
Geo Underwriting Services Ltd  
On Behalf of the Insurers

Your policy is arranged by Geo Personal Lines.

Geo Personal Lines is a trading name of Geo Underwriting Services Limited, Registered in England No. 4070987. Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN Authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400

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# Complaints Procedure

Our objective is to provide a high standard of service to you at all times. However, we recognise that things can sometimes go wrong. When this occurs, we are committed to resolving matters promptly and fairly.

## What happens if you complain

- (a) If we are unable to deal with your complaint immediately, we will write to you within 5 working days of receipt and inform you who is dealing with the complaint and when you can next expect a response.
- (b) We aim to conclude our investigations promptly. However, in some circumstances, our investigations may take some time, and we will keep you fully informed. This means that we will write to you as soon as we have concluded our investigation or, if we have not been able to inform you of our decision within 4 weeks of receipt, we will write to you to let you know. If we are not able to reach a decision within 8 weeks, we will write to you again, either; concluding our investigation, or; advising you of when we expect to be able to conclude our investigation, or; advising you of your right to take your complaint to the Financial Ombudsman
- (c) When we conclude your complaint we will write to you, giving you our "Final Response". This will tell you if we have upheld or rejected your complaint (in whole or in part), and if appropriate we will make an offer of redress.

## What you should do if you would like to complain

If you are disappointed with any aspect of the handling of your insurance, please contact;

Customer Relations Team  
Geo Personal Lines  
Quay Point  
Lakeside Boulevard  
Doncaster  
DN4 5PL  
Telephone 01708 777710  
Email: [Letproperty@geounderwriting.com](mailto:Letproperty@geounderwriting.com)

**Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.**

If your complaint requires investigation by another party, we will pass details onto them to deal with in accordance with their complaints procedure. In this event, we will provide you with details of who we have passed your complaint to.

## Refer your complaint to the Financial Ombudsman Service

If, after making a complaint to Geo Personal Lines, you feel that the matter has not been resolved to your satisfaction (or if your complaint remains unresolved after 8 weeks of initially telling us) you may be

able to refer your complaint to the Financial Ombudsman Service, or 'FOS', at: Financial Ombudsman Service, Exchange Tower, London E14 9SR  
Tel 0800 023 4567 (free from landlines) and 0300 123 9123 (free from most mobiles) [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The FOS is an independent body that arbitrates on complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted if you are:

- a consumer i.e. an individual buying insurance in a private capacity or;
- a micro enterprise, (i.e. an enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed € million. In this definition, "enterprise" means any person engaged in an economic activity, irrespective of legal form and includes, in particular, self-employed persons and family businesses engaged in craft or other activities, and partnerships or associations regularly engaged in an economic activity) or;
- a charity with an annual income of less than £1m, or;
- the trustee of a trust with a net assets value of less than £1m

Please note that you have 6 months from the date of our final response in which to refer your complaint to the FOS. Referral to the FOS will not affect your right to take legal action against us. The FOS can only consider your complaint if you have already given us the opportunity to resolve it.

### **Financial Services Compensation Scheme**

Geo Personal Lines and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk).

## **Making a Claim**

**(See Sections 1 and 2 for the claims procedures applicable)**

To register a claim please phone Geo Personal Lines on 0345 074 4760 between 8.30am and 17.30pm Monday to Friday.

You should ask Geo Personal Lines for a claim form and provide as much information as possible to help us deal with your claim quickly and fairly.

If you need to ask any questions during your claim please call Geo Personal Lines on 01708 777710 and our claims advisors will be happy to deal with your enquiry.

# Introduction to your PrimeLET Insurance Policy

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 Geo Personal Lines 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 or consortium of Insurers, and is based on the information you gave Geo Personal Lines 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**

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both you and we may choose the law which applies to this contract, to the extent permitted by those laws. Unless you and we agree otherwise, we have agreed with you that the law which applies to this contract is the law which applies to the part of the United Kingdom in which you live, or, if you live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which you live.

We and you have agreed that any legal proceedings between you and us in connection with this contract will only take place in the courts of the part of the United Kingdom in which you live, or, if you live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which you live.

## **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.

## **Changes in Your circumstances**

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 correspondence address
- If you change your insured address;
- If you change your name;
- If there is a change in the type of tenant;
- If the property is no longer let;
- If the property is to be left unoccupied for more than 30 consecutive days;

- If the property becomes permanently unoccupied (i.e. not lived in, or intended to be lived in or insufficiently furnished for normal occupation);
- 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 sum insured changes (if you have contents Insurance with us);
- If there are any renovations or building works being carried out, or due to commence, at your property;
- 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, i.e. 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 – 7. Cancelling this policy'.

### **What cover is included**

The Policy is divided into a number of sections and each section tells you what we will or will not pay for. To find which sections are in force you should check your schedule which is enclosed with the Policy. Your schedule also tells you how much you are insured for.

### **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 complying with the requirements of local authorities.

For contents this means the full cost of replacing all the property at today's prices (apart from 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.

### **Policy Limitations**

This Policy is subject to certain Conditions and Exclusions as shown on pages 23-27 and limitations contained in the 'What is not Covered' and 'Settlement of Claims' elements of Sections 1 and 2.

### **Index Linking**

The buildings Sums Insured in your schedule will be adjusted monthly and updated each year at the renewal date in line with any increase in the level of the House Rebuilding Cost Index (prepared by the Royal Institute of Chartered Surveyors) or any suitable alternative index we choose.

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.

### **Fair Processing Notice**

The privacy and security of **Your** information is important to **Us**. This notice explains who **We** are, the types of information **We** hold, how **We** use it, who **We** share it with and how long **We** keep it. It also informs **You** of certain rights **You** have regarding **Your** personal information under current data protection law. The terms used in this Fair Processing Notice relate to the Information Commissioner's Office guidance.

### **Who Are We?**

Geo Underwriting Services Limited (part of the Ardonagh Group of companies) is the Data Controller of the information **You** provide **Us** and is registered with the Information Commissioner's Office for the products and services **We** provide to **You**.

**You** can contact **Us** for general data protection queries by email to [DataProtection@ardonagh.com](mailto:DataProtection@ardonagh.com) or in writing to The Data Protection Officer, care of the office of the Chief Information Officer, The Ardonagh Group, 55 Bishopsgate, London, EC2N 3AS. Please advise **Us** of as much detail as possible to comply with **Your** request.

For further information about the Ardonagh Group of companies please visit <http://www.ardonagh.com/>.

### **What Information Do We Collect?**

**We** will collect personal information which may include **Your** name, telephone number, email address, postal address, occupation, date of birth, additional details of risks related to **Your** enquiry or product and payment details (including bank account number and sort code) which **We** need to offer and provide the service or product or deal with a claim.

**We** may need to request and collect sensitive personal information such as details of convictions or medical history that are necessary for providing **You** with the product, service or for processing a claim.

**We** only collect and process sensitive personal data where it is critical for the delivery of a product or service and without which the product or service cannot be provided. **We** will therefore not seek explicit consent to process this information as the processing is legitimised by its criticality to the service provision. If **You** object to use of this information then **We** will be unable to offer **You** the product or service requested.

### **How Do We Use Your Personal Information?**

**We** will use **Your** personal information to

- assess and provide the products or services that **You** have requested
- communicate with **You**
- develop new products and services
- undertake statistical analysis

**We** may also take the opportunity to

- contact **You** about products that are closely related to those **You** already hold with **Us**

- provide additional assistance or tips about these products or services
- notify **You** of important functionality changes to our websites

**We** make outbound phone calls for a variety of reasons relating to many of our products or services (for example, to update **You** on the progress of a claim or to discuss renewal of **Your** insurance contract).

**We** are fully committed to the regulations set out by Ofcom and follow strict processes to ensure **We** comply with them.

To ensure confidentiality and security of the information **We** hold, **We** may need to request personal information and ask security questions to satisfy ourselves that **You** are who **You** say **You** are.

**We** may aggregate information and statistics on website usage or for developing new and existing products and services, and **We** may also provide this information to third parties. These statistics will not include information that can be used to identify any individual.

### **Securing Your Personal Information**

**We** follow strict security procedures in the storage and disclosure of **Your** personal information in line with industry practices, including storage in electronic and paper formats.

**We** store all the information **You** provide to **Us**, including information provided via forms **You** may complete on our websites, and information which **We** may collect from **Your** browsing (such as clicks and page views on our websites). Any new information **You** provide **Us** may be used to update an existing record **We** hold for **You**.

### **When Do We Share Your Information?**

To help **Us** prevent financial crime, **Your** details may be submitted to fraud prevention agencies and other organisations where **Your** records may be searched, including the Claims and Underwriting Exchange (CUE) and the Motor Insurers Anti-Fraud and Theft Register (MIAFTR). In addition to companies within the Ardonagh Group, third parties (for example insurers or loss adjustors) deliver some of our products or provide all or part of the service requested by **You**. In these instances, while the information **You** provide will be disclosed to these companies, it will only be used for the provision and administration of the service provided (for example verification of any quote given to **You** or claims processing, underwriting and pricing purposes or to maintain management information for analysis). This may also include conducting a search with a credit reference bureau or contacting other firms involved in financial management.

The data **We** collect about **You** may be transferred to, and stored at, a destination outside of the European Economic Area ("EEA"). It may also be processed by staff operating outside of the EEA who work for **Us** or for one of our suppliers. Such staff may be engaged in, amongst other things, the provision of information **You** have requested. If **We** provide information to a third party **We** will require it and any of its agents and/or suppliers to take all steps reasonably necessary to ensure that **Your** data is treated securely and in accordance with this fair processing notice. **We** may of course be obliged by law to pass on **Your** information to the police or other law enforcement body, statutory or regulatory authority including but not limited to the Employer's Liability Tracing Office (ELTO) and the Motor Insurance Bureau (MIB). **We** may also share **Your** information with anyone **You** have authorised to deal with **Us** on **Your** behalf.

### **How Long Do We Keep Your Information For?**

**We** will not keep **Your** personal information longer than is necessary for the purpose for which it was provided unless **We** are required by law or have other legitimate reasons to keep it for longer (for example if necessary for any legal proceedings). **We** will normally keep information for no more than 6 years after termination or cancellation of a product, contract or service **We** provide. In certain cases, **We** will keep **Your** information for longer, particularly where a product includes liability insurances or types of insurance for which a claim could potentially be made by **You** or a third party at a future date, even after **Your** contract with **Us** has ended.

### **Your Rights**

Under data protection law **You** have the right to change or withdraw **Your** consent and to request details of any personal data that **We** hold about **You**. This may result in the products and services which **We** supply, no longer being available to **You**. Where **We** have no legitimate reason to continue to hold **Your** information, **You** have the right to be forgotten. **We** may use automated decision making in processing **Your** personal information for some services and products. **You** can request a manual review of the accuracy of an automated decision that **You** are unhappy with. Further details of **Your** rights can be obtained by visiting the Information Commissioner's Office website at <https://ico.org.uk/>.

# Definitions

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, Channel Islands and Isle of Man.

## Buildings

The **Property** and its permanent fixture and fittings, swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, fences, gates, hedges contained within the boundaries of the **Land**.

These must all be at the address shown in the **Schedule**.

## Contents

Household goods and furnishings contained in the **Property** that **You** own or are responsible for.

The term **Contents** does not include:

- any permanent fixture and fittings of **Your Property**,
- any part of the structure of **Your Property** including ceilings, wallpaper and the like,
- **Property** held in connection with **Your** trade, profession, business or occupation other than the letting of the **Property** specified in the **Schedule**,
- **Personal Money**,
- **Credit Cards**,
- **Property** insured by any other insurance Policy,
- securities (stocks and shares) and documents of any kind,
- any living creature,
- **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,
- **Valuables**, personal effects and clothing.

## Credit Cards

Bank, charge, cheque, credit, debit and cash dispenser cards.

## Endorsements

Any variation or addition to the terms of the Policy.

## Excess

The first part of any claim which **You** must pay. The **Excess** applies separately to each individual **Property** detailed in the **Schedule**.

**Land**

The **Land** belonging to the **Property**.

**Motorised Vehicle**

Any electrically or mechanically powered vehicle.

**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.

**Property**

The house, flat or maisonette and its domestic outbuildings and garages, at the address shown in the **Schedule**.

**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.

**Schedule**

This is part of the Policy. It shows **Your** details, details of the **Property** insured, the **Period of Insurance**, and the sections of the Policy which apply.

**Unoccupied**

- (a) Insufficiently furnished for normal occupation, or
- (b) Furnished for normal occupation but has not been lived in for more than 30 consecutive days.

**Valuables**

Jewellery, gold, silver, precious metals, clocks and watches, coin, medal and stamp collections, works of art and furs.

**We, Our, Us**

An Insurer or consortium of Insurers, details of which are shown on the policy schedule.

**You, Your**

The person (or people) named as the Policyholder in the **Schedule**.

# Buildings

This section applies only if it is shown in the Schedule

## What is Covered

- A. Loss of or damage to the **Buildings** caused by any of the following:
1. Fire, explosion, lightning, earthquake
  2. Smoke
  3. Riot, civil unrest, strikes, and labour or political disturbances
  4. Malicious acts
  5. Storm or flood
  6. Escape of water or oil from any fixed water or heating installation, or from any domestic appliance.
  7. Theft or attempted theft

## What is Not Covered

- The amount of any **Excess** shown in **Your Schedule**.  
Any amount over that shown as **Your Sum Insured** in **Your Schedule**.
2. Loss or damage that happens gradually
  4. Loss or damage caused by persons lawfully in the **Property**.  
Loss or damage caused while the **Property** is **Unoccupied**.
  5. Loss or damage caused by freezing.  
Loss or damage to fences, gates and hedges.
  6. Loss or damage caused while the **Property** is **Unoccupied**. Damage to the installation or appliance itself.  
Loss or damage to solid floors caused by infill materials settling, swelling or shrinking as a result of water escaping in the **Property**. Subsidence, heave or landslip caused by water escaping from the **Property**.
  7. Loss or damage occurring while the **Property** is **Unoccupied**. Loss or damage contributed to, or caused by **You** or **Your** family or any person lawfully in the **Property**.

## Buildings – continued

### What is Covered

8. Collision involving aircraft, other flying objects, or anything falling from them; or vehicles, trains or animals.
9. Falling trees or branches, lamp posts or telegraph poles.
10. Falling radio and television aerials and dishes, and their fittings and masts
11. Subsidence or heave of the **Land** that the **Buildings** stand on, or landslide.

### What is Not Covered

8. Loss or damage caused by domestic pets.
9. Damage to hedges, gates and fences. Damage caused by the felling or lopping of trees.
10. Damage to the receiving aerial, fittings or mast itself.
11. Damage to swimming pools, ornamental ponds and fountains, greenhouses, hard courts, terraces, patios, drives, footpaths, walls, gates, fences, hedges, or fixed tanks providing fuel to the **Property** unless the **Property** is damaged by the same cause at the same time.  
Loss or damage caused by the foundations settling, shrinking or expanding.  
Loss or damage caused by made up ground settling or new structures bedding down.  
Loss or damage caused by coastal or river erosion.  
Loss or damage to or resulting from movement of solid floor slabs unless the foundations beneath the external walls of **Your Property** are damaged by the same cause at the same time. Loss or damage caused by faulty design or inadequate foundations which do not meet building regulations current at the time of construction.  
Loss or damage caused by demolition, structural changes, structural repairs, groundwork, excavation, faulty workmanship or using faulty materials.  
Reduction in market value following repair  
Loss or damage which originated before this Policy came into force.

## Buildings – continued

### What is Covered

#### 12. Accidental Damage

This extension to cover applies only if it is shown in the **Schedule**.

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

### What is Not Covered

12. Maintenance and normal redecoration costs. Damage caused while the **Property** is **Unoccupied**. Damage which is specifically excluded elsewhere in Section 1. Damage caused by:

- Wear and tear, settlement, shrinkage, depreciation, wet or dry rot, fungus, damp, beetles, moths, insects, vermin, infestation, rust, mildew, atmospheric or climatic conditions, the effect of light or other gradually operating cause;
- faulty materials, design or workmanship;
- chewing, scratching, tearing or fouling by domestic pets;
- **Building** renovations, alterations, extensions or repairs.

# Additional Cover under this section

## What is Covered

- B. Damage to plumbing installations by freezing** Damage to interior fixed domestic heating or water installations caused by freezing.
- C. Fixed glass and sanitary fittings**  
The accidental breaking of fixed glass, ceramic hobs 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).
- D. Damage to underground services**  
Accidental breakage of drains and pipes and **Accidental Damage** to cables and underground tanks which are used to provide services to or from the **Buildings**.
- E. Additional Costs**  
If **We** accept a claim under Section 1A **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 part of the **Buildings**, which **We** have agreed to pay.
  - (c) The cost of meeting **Building** regulations or municipal or local authority by-laws.

## What is Not Covered

The amount of any **Excess** shown in **Your Schedule**.

- B. Loss or damage occurring while the Property is Unoccupied.**
- C. Damage caused when the Property is Unoccupied.**
- D. Damage caused whilst clearing or attempting to clear a blockage.**
- (a) Damage due to a fault or limit of design, manufacture, construction or installation.
  - (b) Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life
- E. (a) Fees charged for preparing any claim under this Policy.**
- (c) Any cost **You** are legally responsible for paying because of a notice served on **You** before the date of the loss or damage.

## Additional Cover under this section – continued

### What is Covered

#### F. Loss of Rent and the cost of Alternative Accommodation

If the **Property** is damaged by any cause listed under Section 1A and, as a result, it cannot be lived in, **We** will pay:

- (a) for **Your** loss of rent; and
- (b) any reasonable extra accommodation expenses; until the **Property** is ready to be lived in.

**We** will not pay more than 20% of the **Buildings** Sum Insured, for any one incident.

#### G. Contracting Purchaser

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.

#### H. Replacement Buildings

If **You** buy a new **Property**, **Your** existing **Buildings** will be insured free of charge until the date of completion or for 3 months, whichever is the earlier. This extension will operate from the time **We** agree to insure the **Buildings** of **Your** new **Property**.

#### I. Emergency Access

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

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

### What is Not Covered

## Additional Cover under this section – continued

### What is Covered

#### J Property Owners Liability

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

accidental death, bodily injury, illness or disease; 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 **Property 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 **Property** insured by this section before the Policy was cancelled or ended

**We** will not pay more than £2,000,000 for any one incident (other than accidental death, bodily injury, illness or disease to any domestic employee where the amount is £10,000,000). **We** will also pay all **Your** costs and expenses that **We** have already agreed to in writing.

### What is Not Covered

J. Liability arising from:

- accidental death, bodily injury, illness or disease to **You** or **Your** family;
- loss of or damage to **Property** which **You** or **Your** family own or are responsible for;
- any trade, business or profession of **You** or **Your** family other than the letting of the **Buildings**;
- the ownership or use of any **Motorised Vehicle**;
- any agreement or contract unless liability would have applied anyway;
- the passing on of any contagious disease or virus.
- under (b), if it is covered by any other insurance.

# Settlement of Claims

## Sum Insured Condition

It is up to **You** 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 additional charges which could be incurred in rebuilding such as demolition costs, architects and surveyors fees and complying with the requirements of local authorities.

If the Sum Insured is less than the full replacement cost **We** will only pay the same proportion of the loss or damage as the Sum Insured bears to the full replacement cost.

## 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 under paragraphs A-E, G, H and L 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 **Property** after the damaged parts of the **Property** 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 or changing any undamaged items which form part of:

- a set;
- 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.

# Contents

This section applies only if it is shown in the Schedule

## What is Covered

- A. Loss of or damage to the **Contents** in the **Property** caused by any of the following:
1. Fire, explosion, lightning, earthquake
  2. Smoke
  3. Riot, civil unrest, strikes, and labour or political disturbances
  4. Malicious acts
  5. Storm or flood
  6. Escape of water or oil from any fixed water or heating installation, or from any domestic appliance.
  7. Theft or attempted theft

## What is Not Covered

- The amount of any **Excess** shown in **Your Schedule**.
- Any amount over that shown as **Your Sum Insured** in **Your Schedule**.
2. Loss or damage that happens gradually.
  4. Loss or damage caused by persons lawfully in the **Property**. Loss or damage caused while the **Property** is **Unoccupied**.
  6. Loss or damage caused while the **Property** is **Unoccupied**. Damage to the installation or appliance itself.
  7. Loss or damage occurring while the **Property** is **Unoccupied**. Loss or damage contributed to, or caused by **You** or **Your** family or any person other lawfully in the **Property**. Loss by deception unless deception is only used to gain entry to the **Property**. Loss or damage occurring where the Building is a self-contained flat and the theft or attempted theft is from any part of the building that other people have access to. **We** will not pay more than £2,500 for any one incident of theft from outbuildings (other than garages).

## Contents – continued

### What is Covered

8. Collision involving aircraft, other flying objects, or anything falling from them; or vehicles, trains or animals.
9. Falling trees or branches, lamp posts or telegraph poles.
10. Falling radio and television aerials and dishes, and their fittings and masts
11. Subsidence or heave of the **Land** that the **Buildings** stand on, or landslip.

12. **Accidental Damage**

This extension to cover applies only if it is shown in the **Schedule**.

### What is Not Covered

8. Loss or damage caused by domestic pets.
10. Damage to the receiving aerial, fittings or mast itself.
11. Loss or damage caused by the foundations settling, shrinking or expanding.  
Loss or damage caused by made up ground settling or new structures bedding down  
Loss or damage caused by coastal or river erosion.  
Loss or damage to or resulting from movement of solid floor slabs unless the foundations beneath the external walls of **Your Property** are damaged by the same cause at the same time.  
Loss or damage caused by faulty design or inadequate foundations which do not meet building regulations current at the time of construction.  
Loss or damage caused by demolition, structural changes, structural repairs, groundwork, excavation, faulty workmanship or using faulty materials.
12. Damage caused while the **Property** is **Unoccupied**. Damage which is specifically excluded elsewhere in Section 2. Damage to food in freezers, clothing, sports equipment, contact lenses, stamps and pedal cycles.

## Contents – continued

### What is Covered

All other **Accidental Damage** to the **Contents** while in the **Property**.

### What is Not Covered

Loss in value.

Indirect loss.

Damage caused by:

- wear and tear, depreciation, wet or dry rot, fungus, damp, beetles, moths, insects, vermin, infestation, rust, mildew, atmospheric or climatic conditions, the effect of light or other gradually operating cause;
  - chewing, scratching, tearing or fouling by domestic animals;
  - any process of dyeing, cleaning, alteration, washing, repairing, renovation or restoration.
  - electrical or mechanical breakdown.
- Damage to glass, china or porcelain for any amount in excess of £500.

# Additional Cover under this section

## What is Covered

- B. **Glass and Mirrors Accidental Damage** to mirrors, glass tops and fixed glass in furniture, cookers and ceramic hobs in the **Property**.
- 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 **Property**; or
  - (b) receiving aerials, dishes and CCTV (closed-circuit television) cameras fixed to the **Property**.
- D. **Household Removals**  
Loss of or damage to **Contents** while being moved by professional furniture removers from the **Property** to another address (including temporary storage in a furniture depository for up to 7 consecutive days) in the **British Isles**.
- E. **Loss of Rent and the cost of Alternative Accommodation**  
If the house or flat is damaged by any cause listed under Section 2A and, as a result, it cannot be lived in, **We** will pay:
  - (a) for **Your** loss of rent; or

## What is Not Covered

The amount of any **Excess** shown in **Your Schedule**.

- B. Damage caused while the **Property** is **Unoccupied**.
- C. Damage caused while the **Property** is **Unoccupied**. 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.  
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.
- D. Loss or damage to china, glass, earthenware and brittle items unless they have been packed by a professional packer.  
Loss or damage caused by scratching, denting or bruising. Loss or damage insured under another Policy.

## Additional Cover under this section – continued

### What is Covered

- (b) any reasonable extra accommodation expenses; until the **Property** is ready to be lived in.

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

#### F. Replacement Locks

Following the accidental loss or theft of keys, **We will pay for the cost of replacement locks, lock mechanisms, keys, and key switches to:**

- (a) external doors and windows of the **Property**; or
- (b) intruder alarm systems or domestic safes fitted in the **Property**;

**We will not pay more than £500 for any one incident.**

#### G. Fuel and metered water

**We will cover the accidental loss of domestic heating fuel or metered water for which You are responsible.**

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

#### H. Contents in the open

**We will cover loss of or damage to Contents by any of the causes listed under Section 2A happening in the open on Land belonging to the Property. We will not pay more than £250 for any one incident.**

#### I. Emergency access

**We will pay for damage to Contents following necessary access to the Property to deal with a medical emergency or to prevent damage to the Property.**

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

### What is Not Covered

- G. Loss or damage caused while the **Property is Unoccupied.**

- H. Loss or damage caused while the **Property is Unoccupied.** Loss of or damage to pedal cycles.

# Settlement of Claims

## Sum Insured Condition

It is up to **You** to make sure that the amount **You** insure for represents the full value of the **Property** concerned. For **Contents** this means the full cost of replacing all the **Property** as new.

If the Sum Insured is less than the full replacement cost **We** will only pay the same proportion of the loss or damage as the Sum Insured bears to the full replacement cost.

## 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:

- 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 under paragraphs A to D for loss or damage arising out of one incident is the **Contents** Sum Insured 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 or changing any undamaged items which form part of:

- a set;
- 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).

# General Conditions

These Conditions apply to all sections of the Policy.

## 1. Your duty to prevent loss or damage

- (a) **You** and any other person 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 **Endorsements** 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 immediately about any property which has been lost, stolen or maliciously damaged, and get a crime reference number;
- (b) contact Geo Personal Lines 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 Geo Personal Lines without unnecessary delay if any property is then returned to **You**;
- (d) send Geo Personal Lines 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 **You** or anyone acting on **Your** behalf:

- (a) makes any false or fraudulent claim,
- (b) makes any exaggerated claim,
- (c) supports a claim by false or fraudulent documents, devices or statements (whether or not the claim is itself genuine),
- (d) makes a claim for loss or damage which **You** or anyone acting on **Your** behalf deliberately caused,

**We** will:

- (i) refuse to pay the whole of the claim; and
- (ii) recover from **You** any sums that **We** have already paid in respect of the claim.

**We** will also notify **You** if **We** will be treating the policy as having terminated with effect from the date of the earliest of any acts set out in (a) – (d) above. In that event, **You** will:

- have no cover under the policy from the date of the termination; and
- not be entitled to any refund of premium.

## 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. Monthly premiums

If **You** pay **Your** premium by direct debit and there is any default in payment **We** may cancel the Policy by giving notice in accordance with Condition 7 – Cancelling this Policy. However, no refund or credit of premium will be due when cancellation takes place in these circumstances.

Where a claim has been made during the current **Period of Insurance** the full annual premium will be payable despite cancellation of cover and **We** reserve the right to deduct this from any claim payment. In any event a due proportion of the premium and administration charge shall be payable for the period of cover provided.

## 7. Cancelling this policy

- (a) **You** have the right to cancel **Your** policy during a period of 14 days after the later 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 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, **We** will work out the premium for the period **We** have been insuring **You**, based on proportionate rates, and refund any balance. However, **We** will charge **You** at least two months' premium.
- (c) Other than when General Condition 4 - Fraud applies, **We** may cancel this Policy by sending 14 days' notice by recorded delivery 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.

#### **8. 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.

#### **9. 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**.

#### **10. Governing Law**

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **You** and **We** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **You** and **We** agree otherwise, **We** have agreed with **You** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **You** live, or, if **You** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **You** live.

**We** and **You** have agreed that any legal proceedings between **You** and **Us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **You** live, or, if **You** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **You** live.

# General Exclusions

This Policy does not cover any loss, damage, liability or injury directly or indirectly caused by or contributed to or arising from:

## 1. War

Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event:

war, invasion, act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

## 2. Terrorism

- (a) in respect of England, Wales and Scotland but not the territorial seas adjacent thereto as defined in the Territorial Sea Act 1987: loss or destruction or damage or consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with
  - (i) any Act of Terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to such Act of Terrorism
  - (ii) any action taken in controlling, preventing or suppressing any Act of Terrorism, or in any other way related to such Act of Terrorism

In respect of (a) above an Act of Terrorism (Terrorism) means:-

Acts of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's government in the United Kingdom or any other government de jure or de facto

- (b) in respect of territories other than those stated in a. above loss or destruction or damage or any consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with
  - (i) any act of Terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to such act of Terrorism
  - (ii) any action taken in controlling, preventing or suppressing any act of Terrorism, or in any way related to such act of Terrorism

## 3. 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.

## 4. Sonic bangs

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

## 5. Loss in Value

Loss in value of any property following it's repair or replacement.

**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 **Property**

7. Any loss, damage or liability arising from any computer hardware or software or other electrical equipment not being able to recognise or process a date as a true calendar date.

**8. Illegal Activities Exclusion**

It is hereby noted and agreed that **We** will not pay for any loss or damage caused as a result of the **Property** being used for illegal activities.

# Endorsements

**Your Schedule tells You which Endorsements apply.**

The following **Endorsements** relate to aspects which are fundamental to this Policy. **You** must comply with the conditions in every respect and at all times. If **You** do not comply a claim payment may not be made in the event of loss or damage to **Your Property**.

## 1. Restricted Theft

Section 2 – **Contents** A 7 excludes loss or damage unless the theft involves forcible entry to or exit from the **Property**.

### Inventory Clause

It is a condition of Section 2 – **Contents** that **You** keep an up to date inventory of the **Contents** in the **Property** and it's state of repair.

### Change of Tenancy

It is a condition of this Policy that **You** notify Geo Personal Lines if tenancy changes from professional let to DSS or student let or vice-versa, or property becomes professionally managed, as soon as is reasonably possible.

## 2. Malicious Damage Exclusion

Section 1 – **Building** A 4 and Section 2 – **Contents** A 4 excludes loss or damage by persons to whom the **Property** has been lent, licensed, let or sub-let.

## 3. Minimum Security Warranty

It is a condition of **Your** Policy that the following minimum security must be in effect for theft cover to be operative:

- (a) Main entrance/exit door is secured by a five lever mortice deadlock or good quality deadlocking cylinder lock (not a night latch).
- (b) Patio sliding doors each secured by a key operated multi-point locking system or key operated locking device at the top and bottom of the opening door in addition to the manufacturer's lock.
- (c) Other doors are secured by mortice rack bolts or other similar locks near the top and bottom of each door.
- (d) Key operated window locks fitted to all ground floor and accessible windows.

**geo/PERSONAL LINES**

Geo Personal Lines is a trading name of Geo Underwriting Services Limited, Registered in England No. 4070987.  
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