Your Aviva Online and Aviva Premium home insurance policy

Need to make a claim?
Tell us as soon as you can.
Go to **aviva.co.uk/make-a-claim** or call us on **0345 030 7360**.

Our dedicated claims advisers are here to help you 24 hours a day, every day of the year.



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Welcome. We've got you covered

Important Notice – Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew **your** policy.

Please tell **us** immediately about changes to the information set out in the application form, 'Information Provided by You' document or **your schedule**, including (but not limited to):

- leaving **your home unoccupied** for more than the agreed number of days
- letting **your home** or using it for business (except office work)
- anyone who is (or to be) insured being charged or convicted of a (non-motoring) criminal offence.

Please also tell **us** if:

- **you** are intending to alter or renovate the **buildings** (though not minor cosmetic changes such as re-decorating);
- **you** plan to let **your home**;
- the people to be insured change.

We will tell **you** if **we** can accept the change and if so, whether it will result in revised terms and/or premium being applied to **your** policy. If any information **you** provide is not complete and accurate **we** may:

- cancel **your** policy and refuse to pay any claim; or
- not pay any claim in full; or
- change one or more of:
  - the premium;
  - the **excess**;
  - the extent of cover.

During the life of **your** policy **you** need to tell **us** about any changes to the information **you**'ve given **us**. More details about this can be found in the General conditions section.

If you are unsure whether **you** need to tell **us** of a change please visit www.direct.aviva.co.uk/MyAccount/login

Each renewal invitation is offered using the information **we** have at the time it was issued. **We** may revise or withdraw it if, before the date **your** renewal takes effect, any event occurs that gives rise to a claim, even if **we** are notified after **your** renewal date.

We recommend that **you** keep a record (including copies of letters) of all information supplied to **us** for **your** future reference.

Your Contract of Insurance

Here's **your** Aviva Online and Aviva Premium Home Insurance policy booklet, it forms part of **your** contract of insurance with **us** along with:

- **your** policy schedule (including any **clauses** shown on it);
- the information on **your** application or the 'information provided by **you**' document
- the Important Information document;
- any additional policy booklet(s) for extra covers which apply to **you**;
- changes to **your** policy or important information that **we** give **you** at renewal.

Aviva Home Insurance has two levels of cover. These are Aviva Premium and Aviva Online. For full details of the policy limits, please refer to **your** schedule. If **you** have Aviva Premium Home Insurance, Accidental Damage and Matching Items are automatically included.

To be covered you must keep to the terms and conditions

You must pay **your** premium and keep to the terms and conditions and **clauses** of the contract. So long as **you** do this **we**'ll insure **you** for anything shown in **your** policy booklet(s) which **your** schedule shows is covered, during the **period of insurance**.

It is important that everyone insured under this policy is aware of its terms and conditions.

Keeping your property in good condition

One important policy condition is that **you** keep all the property **you**'re insuring in good condition. **Your** policy doesn't cover loss or damage caused by wear and tear or a lack of maintenance.

In particular, **you** need to maintain **your** home, there are some basic things **you** can do, for example:

On the outside

- Check for missing or slipped tiles, or rotten window frames.
- Ensure that gutters and downpipes aren't damaged or blocked by leaves.
- Keep any trees and shrubs near **your home** well-trimmed.
- If **your home** uses oil, as well as carrying out visual checks yourself, **you** should arrange for the tank and associated pipework to be checked regularly by a competent person.

On the inside

Check and replace sealant and grout around baths and showers regularly – these need to be maintained to prevent leakage and we won't cover escape of water damage caused by them failing.

Check your policy details and tell us if anything's wrong or changes in the future

We want to make sure that **you** understand **your** cover and any cover limits, and that everything's correct on **your** documents, so please read them carefully and let **us** know if **you** need any changes.

During the life of **your** policy **you** need to tell **us** about any changes to the information **you**'ve given **us**. More details about this can be found in the General conditions section.

You must give **us** complete and correct information to the questions **we** ask. If **you** don't do this **we** may need to change **your** cover, premium or **excess** or **you** may find that **your** claim isn't paid in full (or maybe not at all). **We** may also cancel **your** policy.

You can make changes online at www.direct.aviva.co.uk/MyAccount/login

Our administration fees

We apply administration and cancellation fees under certain circumstances if **you** change or cancel **your** cover - more details can be found in the 'Important Information' document.

Getting in touch

Make or complain about a claim

Please check **your** policy documents first to see if **you**'re covered before **you** make a claim. If **you**'re not sure then contact **us**. If **you** want to complain about a claim, or anything else, please see the Important Information document for the complaints procedure.

Home claims

To report a claim online go to www.aviva.co.uk/make-a-claim

Alternatively, you can call us on 0345 030 7360 or
+44 1603 603771 from overseas.

When **you** make a claim, **we** may ask for the following so try to have them handy:

- **Your policy number**
- **Photos of what's damaged or lost**
- **Receipts, quotes or invoices**
- **Estimated size of the area affected**

[Photos and documents (word, pdf) can be uploaded when you tell **us** about a claim online]

You can call us about a claim 24/7

Once **we** have **your** claim details **we**'ll put wheels in motion and explain what will happen next. Some claims can be settled immediately on the first call but if it takes longer **we**'ll give you progress updates.

Need help with something else?

For anything else – or to make changes to **your** policy or cover – do it online at www.direct.aviva.co.uk/MyAccount/login.

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on **your** network provider) and are usually included in inclusive minute plans from landlines and mobiles. For **our** joint protection telephone calls may be recorded and/or monitored.

Large print, audio and Braille

If **you** need this policy in large print, audio or Braille, email **us** at team@mail.online.aviva.co.uk.

Key

These boxes highlight information we want to particularly draw your attention to	These boxes give you additional helpful information	These boxes highlight what your policy doesn't cover

Definitions

We use some words or phrases with special meanings in this booklet. These are shown in **bold** and **we** explain what they mean here. If they mean something else in any section of **your** policy **we**'ll tell **you** in that section.

Accidental Damage - Damage caused suddenly and unexpectedly by an outside force.

Accidental damage doesn't include breakdowns or faults, or damage due to faulty workmanship or design.

British Isles - The United Kingdom, Republic of Ireland, the Channel Islands and the Isle of Man.

Buildings - The **home** and its:

- walls, fences, gates, hedges, patios, drives, footpaths, terraces, hard courts, car ports;
- ornamental ponds and fountains, fixed hot tubs and swimming pools;
- fixed domestic heating, water or sewage tanks, fixed pipes and cables;
- fixed clean energy installations such as solar panels and wind turbines.
- fixtures, fittings and decorations

These must all be at the address shown on **your** schedule.

Clauses - Changes to the terms of **your** policy. These are shown on **your** schedule.

Contents - Household items and **personal belongings** (including **personal money**), **home office equipment** and **valuables** that:

- **you** own, or are legally responsible for (but not property belonging to **your** landlord);
- belong to **domestic employees** who live with **you**.

Contents doesn't mean the following:

- anything used or stored for business or professional purposes (except **home office equipment**);
- **motorised vehicles**, aircraft, boats, boards and craft designed to be used on or in water, caravans, trailers and the parts, spares and accessories of any of these;
- any type of document except **personal money**, passports, driving licences and the title deeds to the **home**;
- any part of the structure of the **home**, including wallpaper;
- any living creature.

Domestic employee - A person directly employed by **you** solely to carry out domestic tasks such as cleaning, gardening and childcare.

Excess - The amount **you** will have to pay towards each separate claim.

Fire - Accidental combustion caused by an external heat source, such as a spark or candle. 'Fire' does not include scorching, melting, or heat distortion of any kind unless as a direct result of combustion.

If there is no combustion but a single event (caused suddenly and unexpectedly by an outside force) leads to scorching, melting or heat distortion **you** may be able to claim for this if **your** policy includes cover for **accidental damage**.

Garden - In the open within the boundaries of the land belonging to the **home**.

Heave - Expansion or swelling of the land beneath the **buildings** resulting in upwards movement.

Home - The house or flat and its garages and outbuildings. These must all be at the address shown on **your** schedule and used solely for domestic and/or clerical business purposes. (Clerical business means computer work, emails, telephone calls and administration.)

Home office equipment - Office furniture, computers and other keyboard-based office equipment, printers, fax machines, photocopiers, telephones and answerphones that **you** own or are legally responsible for and used for business or professional purposes.

Landslip - Movement of land down a slope.

Motorised vehicle - Any electrically or mechanically powered vehicle (including E-scooters and Hoverboards), except:

- those used solely as domestic gardening equipment in the **garden**;
- Class 2 mobility scooters and motorised wheelchairs (these have a top speed of 4mph and cannot be used on the road except where there is no pavement) See www.gov.uk/mobility-scooters-and-powered-wheelchairs-rules;
- golf carts and trolleys;
- toys and models remotely controlled by a pedestrian;
- electrically assisted pedal cycles (Ebikes).

Period of insurance - The period of time covered by this policy, as shown on **your** schedule or until cancelled.

Personal belongings - Things **you** might wear or carry with **you** when **you** leave **your home**. For example, clothing, jewellery, watches, mobile phones and gadgets like laptops and tablets, sports, musical and photographic equipment. Everything must belong to **you** or be **your** legal responsibility.

Personal belongings are not:

- anything used or stored for business or professional purposes;
- furniture, furnishings, household goods and equipment, food and drink;
- any kind of document except driving licences and passports;
- **motorised vehicles**, aircraft, boats, sailboards, surfboards, jet skis, caravans, trailers and the parts, spares and accessories of any of these;
- any living creature;
- pedal cycles (including their parts, spares and accessories) unless specifically shown on **your** schedule as covered.

Personal money - Cash, unused postage stamps, gift vouchers, season tickets, travel tickets, phone cards and pre-paid cash cards, all held for social, domestic or charitable purposes.

Reasonable costs - Costs for goods and services which are competitive in the relevant marketplace.

Schedule - The document which gives details of the cover and sum insured limits that **you** have.

Settlement - Downward movement of the land beneath the **buildings** as a result of compaction due to the weight of the **buildings** within 10 years of them being built or extended.

Storm - An unusual weather event with persistent high winds usually associated with rain, thunder, lightning or snow.

The wind speed or gust should normally exceed 55mph (48 knots) to be a 'storm' but **we** take other factors into consideration such as where the property is sited. A **storm** can highlight defects rather than cause them and damage due to lack of maintenance, wear and tear or which happens gradually is not covered.

Subsidence - Downward movement of the land beneath the **buildings** that is not as a result of **settlement**.

Unoccupied - Not lived in by **you** or anyone who has **your** permission or doesn't contain enough furniture for normal living purposes.

'Lived in' means that normal living activities like bathing, cooking and sleeping are regularly carried out in the **home**.

Valuables - Jewellery, watches, items of gold, silver or other precious metals, works of art (paintings, etchings, tapestries, statues, sculptures), stamp, coin and medal collections.

We, us, our - Aviva Insurance Limited.

You, your - The person (or people) named on **your** schedule and their partner(s) and members of their family (or families) and foster children who normally live with them.

If anyone shown above is a student **we** class them as 'normally living' at the **home** if they live there outside of term time.

Buildings section

This section only applies when shown on **your** schedule.

Important note

Please see **your** schedule to check any limits applying to **your** cover.

What's covered?

Our standard Buildings cover will protect **you** for loss of or damage to the **buildings** caused by any of the following things:

1. **Fire** (including smoke damage resulting from **fire**), explosion, lightning or earthquake.
2. **Storm** or flood (from overflow of external water sources, such as rivers, lakes and the sea).
3. Malicious people, vandals, riot, civil unrest, strikes, or labour or political disturbances.
4. Being hit by:
   - aircraft or other flying objects, or anything falling from them;
   - vehicles or animals;
   - falling aerials or satellite dishes (including fittings and masts);
   - falling trees or branches.

   If **we** accept a claim for damage to the **buildings** caused by a falling tree or branch **we**'ll also pay **reasonable costs** to remove the fallen tree or part of the tree (this doesn't include any part which remains below ground).
5. Water escaping from or freezing in water tanks, pipes, plumbed-in home appliances (such as washing machines and dishwashers), fixed equipment or fixed heating system.
6. Heating fuel leaking from a fixed heating system.
7. Theft or attempted theft.
8. **Subsidence**, **heave**, or **landslip**.

Our standard Buildings cover also includes:

Loss of rent and cost of alternative accommodation

If **your home** can't be lived in because it's been damaged by something which is insured under **your** policy, **we** will pay for the following until it's fit to be lived in:

- reasonable additional alternative accommodation costs for **you** (including **your** pets) if **you** live in the **home**;
- any ground rent **you** still need to pay;
- if **you** have a lodger or tenant **we**'ll pay:
  - any rental income **you** lose from them; or
  - reasonable additional alternative accommodation costs for them (and their pets), if they don't have other insurance to cover it.

We'll always try to keep **you** (and/or other occupants) in **your home** if **we** can. This may involve solutions to overcome temporary interruptions in essential facilities (like the loss of running water). If that isn't possible then **we**'ll pay additional costs for reasonable alternative accommodation, taking into account all the circumstances of **your** claim and **we**'ll aim to get **you** back **home** in the shortest time possible, this is likely to be whilst repairs are ongoing. **We**'ll consider how many people live in the **home**, how long **you**'ll need the accommodation, what's available locally and what it costs. **We** are happy to discuss and can offer help in finding accommodation.

Tracing and accessing leaks

If **your home** has been damaged by a water leak, **we**'ll pay **reasonable costs** to remove any part of the internal structure of the **home** needed to find the source of the leak. **We**'ll also make good after the leak's been fixed.

We'll ask **you** to pay to repair or replace the leaking pipe or part if it had simply failed or worn out. This is because **your** policy doesn't cover wear and tear. **We**'ll only pay to repair the pipe or part if it's damaged by something which **your** policy covers (e.g. **accidental damage**, if applicable).

Replacement locks

If the keys to external doors of **your home** (or alarms or safes fitted inside it) are lost or stolen, **we**'ll pay to replace the locks or lock mechanisms.

Emergency access

We'll pay for damage to **your buildings** or **your garden** caused by someone accessing **your home** to deal with a medical emergency, or to prevent damage to the **home.** There's no **excess** to pay.

Selling your home

Your buildings cover will extend to protect the buyer of **your home** if it is damaged by an insured event between exchange of contracts and completion of the sale. This cover only applies if they don't have other insurance to cover the damage.

Your liability to the public

Our standard buildings cover also extends to cover **your** liability to the public (as the homeowner). Details of this cover and exclusions are shown in the '**Your** legal liabilities' section of this booklet.

Buildings matching items (Aviva Premium Home Insurance only. Not available with Aviva Online).

If **we** have accepted a claim for loss or damage to a part of the **buildings** which is part of a matching group or set of items, and **we** can't source a matching replacement, **we** will pay to replace the undamaged companion piece(s) where both of the following apply:

- they are within the same room or open plan area as the damaged items or parts and
- the damaged item is part of a fixed sanitary suite, fitted furniture or floor or wall tiles.

If **we** ask, **you** must give **us** any undamaged items which **we** have paid to have replaced.

In all other circumstances **we** not will pay to replace undamaged part(s) of the matching group or set of items.

Buildings section – what's not covered?

- Anything shown in the General exclusions.
- The relevant **excess** shown on **your schedule** (unless **we** tell **you** in any part that an **excess** doesn't apply).

Important note

If **your buildings** suffer **subsidence**, **heave** or **landslip** damage, regardless of the underlying cause of the damage, the **subsidence**, **heave** and **landslip excess** shown on **your** schedule will apply to **your** claim.

- Damage to fences, gates and hedges caused by **storm,** or by falling trees or branches.
- Loss or damage caused by any of the following when **your home** has been left **unoccupied** for more than the period shown on **your** schedule:
  - malicious people or vandals;
  - water escaping from or freezing in water tanks, pipes, plumbed-in home appliances, fixed equipment or fixed heating system;
  - heating fuel leaking from a fixed heating system;
  - theft or attempted theft.
- Theft, attempted theft, malicious damage or vandalism by **you**, paying guests or tenants.
- **Subsidence**, **heave** or **landslip**:
  - damage to any part of the **buildings** (e.g. a boundary wall or patio) unless **we** accept a claim for damage to the **Home** that happened at the same time, by the same cause;
  - if **you** knew when this policy started that any part of the **buildings** had already been damaged by **subsidence**, **heave**, or **landslip** unless **you** told **us** about it, and **we** accepted it.
- Damage caused by **settlement**, or by shrinkage or expansion of parts of the **buildings**.
- Damage caused by riverbank and coastal erosion.
- Loss or damage caused by water escaping due to faulty, failed, inadequate or lack of grout or sealant.
- Frost damage (though **we** do cover damage to pipes caused by freezing).
- Wet or dry rot arising from any cause, except where the rot was directly caused by:
  - something which is covered by this policy, or
  - by repairs or preventative work carried out by the tradesperson **we** arranged to deal with **your** claim.
- Any costs associated with alternative accommodation in relation to horses or livestock.

Buildings section – optional covers

These covers only apply if shown on **your** schedule.

Important note

Please see **your** schedule to check any limits applying to **your** cover.

Buildings accidental damage

Accidental damage to services fixed glass and sanitary fittings

What's covered

Accidental damage which is not covered under Buildings paragraphs 1-8 to:

a. cables, pipes, drain inspection covers and septic tanks **you**'re responsible for which serve the **buildings**;

b. fixed glass forming part of the **buildings** (including glass in solar panel units);

c. sanitary fittings installed in the **home**.

Cover under (a) includes the cost up to £1,000 of breaking into (and then repairing and backfilling) an underground pipe where **you** have tried, unsuccessfully, to clear a blockage using established methods such as rodding.

What's not covered

- Damage to fixed glass forming part of the **buildings** which happens when **your home** has been left **unoccupied** for more than the period shown on **your** schedule.
- Anything shown in the Buildings section 'What's not covered? or in the General exclusions.

Extra accidental damage to buildings

What's covered

All other **accidental damage** to the **buildings** that is not already covered by the Buildings section.

What's not covered

- Anything shown in in the Buildings section 'What's not covered? or in the General exclusions.
- Damage to fixed glass forming part of the **buildings** which happens when **your home** has been left **unoccupied** for more than the period shown on **your** schedule.
- Damage caused by:
  - building alterations, renovations or repairs;
  - vermin, insects, fungus, weather conditions;
  - paying guests or happening while the **home** or any part of it is lent, let or sub-let;
  - water entering from the outside of **your home** or water escaping from or freezing in water tanks, pipes, plumbed-in **home** appliances, fixed equipment or fixed heating system.
- Costs associated with clearing blockages from underground pipes unless **you**'ve tried, unsuccessfully, to clear it using established methods such as rodding. Where **your** attempt to clear the blockage has been unsuccessful and **we** agree to break into the pipe to clear it **we** won't pay more than the limit shown on **your** schedule to break into and repair the pipe and backfill afterwards.

Buildings section conditions

These conditions also apply to Buildings Optional covers.

1. Your sum insured

Your buildings sum insured must always be high enough to cover the full cost of rebuilding the **buildings** to the same specification. If at the time of a loss **your** sum insured is too low **we** won't settle **your** claim on an 'as new' basis and will reduce any claim payment to reflect wear and tear.

If **you** have provided a sum insured for **your buildings** and this is shown on **your** policy **schedule**, **you** must ensure it is high enough to cover the full cost of rebuilding all of **your buildings** to the same specification. If at the time of a loss **your** sum insured is too low, **we** will reduce the claims settlement proportionately based on what **your** premium would have been if the sum insured was adequate.

For example, if **you** only paid 70% of the premium **you** should have paid, the most **we** will pay for any claim would be 70% of the claim made by **you**.

2. Settling claims (except liability)

We can choose to settle **your** claim by repairing, rebuilding, giving **you** an equivalent replacement or making a payment. If **we** are able to repair, rebuild or replace **your** property but agree to settle using cash or a voucher **we** will only pay **you** what it would have cost **us** to repair, rebuild or replace it.

If we are unable to repair or rebuild your property or it is not economic to do so, we will pay the difference between the open market value of **your** property immediately before and after the damage.

What we will pay

We'll pay up to the sum(s) insured and limits shown on **your** schedule for any incident. The most **we**'ll pay in total for any claim for loss or damage to **buildings** is the **buildings** sum insured (unless otherwise stated).

We won't reduce the sum(s) insured by the amount paid under any claim.

If **we** accept a claim for the **buildings we** will also pay for:

- Architects' and surveyors' fees to repair the **buildings**. These fees must not be more than the relevant professional institutes recommend. They must not include any amount to help **you** prepare **your** claim.
- Costs **we**'ve agreed to pay to demolish or support the damaged parts of the **buildings**.
- The cost of meeting building regulations or municipal or local authority byelaws directly incurred in repairing insured damage to the **buildings**. **We** only pay for this if **you** hadn't already been told it was required before the **buildings** were damaged.

If your property isn't in good condition

It's a policy condition that you keep **your** property in good condition so if **you** haven't done this and this was the reason (or main reason) for the damage then **we** may not pay **your** claim or may not pay it in full.

How we deal with claims for storm damage

We explain what **we** mean by **storm** in the 'words with special meanings' section. **We** try to be fair, so **we** don't just look at wind speed **we**'ll take other factors into account like where **your home** is sited.

We'll check what the weather was like when the damage happened and may ask for pictures or ask an expert to look at the damage to decide if it was caused by a **storm** and confirm that a lack of maintenance didn't cause or contribute to the damage.

How we deal with pairs, sets and suites

If you have chosen Aviva Premium Home Insurance, Buildings matching items cover is included as standard, please see the terms and condition of this cover as they replace the standard terms shown below.

When **we** settle **your** claim, **we**'ll pay to replace individual items or parts of a pair, set or suite or any other item of a uniform nature, design or colour which have been lost or damaged but not for undamaged companion pieces or parts.

3. Settling liability claims

For any incident (or series of related incidents) involving legal liability covered under the Buildings section **we** will try to negotiate with the person claiming against **you** (or their legal representative) to settle **your** claim for the lowest amount. In any event the most **we**'ll pay is the limit shown on **your** schedule plus any costs and expenses **we** have agreed to pay.

4. No-claim discount

If **you** make a claim under the Buildings section (including Buildings optional covers) **we**'ll reduce **your buildings** no claim discount when **you** renew. If **you** don't claim **we** will increase **your buildings** no claim discount at renewal until **you** reach **our** maximum of 5 years.

See also the General conditions.

Contents section

This section only applies when shown on **your** schedule.

Important note

Please see **your** schedule to check any limits applying to **your** cover.

What's covered?

Contents at the home

Our standard Contents cover will protect **you** for loss or damage to **contents** in the **home** or it's **garden** caused by any of the following things:

1. **Fire** (including smoke damage resulting from **fire**), explosion, lightning or earthquake.
2. **Storm** or flood (from overflow of external water sources, such as rivers, lakes and the sea).
3. Malicious people, vandals, riot, civil unrest, strikes, and labour or political disturbances.
4. Being hit by:
   - aircraft or other flying objects, or anything falling from them;
   - vehicles or animals;
   - falling TV or radio receiving aerials or satellite dishes (including fittings and masts);
   - falling trees or branches.
5. Water escaping from water tanks, pipes, plumbed-in home appliances (such as washing machines and dishwashers), fixed equipment or fixed heating system.
6. Heating fuel leaking from a fixed heating system.
7. Theft or attempted theft.
8. **Subsidence**, **heave** or **landslip**.

Our standard Contents cover also includes:

Loss of rent and cost of alternative accommodation

If **your home** can't be lived in because it's been damaged by something listed in Contents paragraphs 1-8 **we** will pay for the following until it's fit to be lived in:

- reasonable additional alternative accommodation costs for **you** (including **your** pets) if **you** live in the **home**;
- if **you** have a lodger or tenant **we**'ll pay:
  - any rental income **you** lose from them; or
  - the reasonable additional accommodation costs for them (and their pets), so long as they don't have other insurance to cover it.

We'll always try to keep **you** (and/or other occupants) in **your home** if **we** can. This may involve solutions to overcome temporary interruptions in essential facilities (like the loss of running water). If that isn't possible then **we**'ll pay additional costs for 'reasonable alternative accommodation', taking into account all the circumstances of **your** claim and **we**'ll aim to get **you** back **home** in the shortest time possible, this is likely to be whilst repairs are ongoing. **We**'ll consider how many people live in the **home**, how long **you**'ll need the accommodation, what's available locally and what it costs. **We** are happy to discuss and can offer help in finding accommodation.

Replacement locks

If the keys to external doors of **your home** (or alarms or safes fitted inside it) are lost or stolen, **we**'ll pay to replace the locks or lock mechanisms.

Garden re-landscaping

If the plants or trees in the **garden** are lost or damaged by any of the following **we**'ll pay the re-landscaping costs to put things right:

- **Fire** (including smoke damage resulting from **fire**), explosion, lightning or earthquake.
- Being hit by:
  - aircraft or other flying objects, or something falling from them; or
  - vehicles or animals.
- Theft or attempted theft.
- Malicious people, vandals, riot, civil unrest, strikes, or labour or political disturbances.

Food in freezers

We'll pay to replace food stored in **your home** freezer which has been damaged by an accidental change in temperature or contaminated by freezing agents.

Important note

It isn't 'accidental' if the power goes off because the supplier deliberately turns it off or their employees take strike action.

Domestic heating fuel and metered water

We'll pay for loss of **your home** heating fuel or metered water that accidentally leaks or get stolen.

Emergency access

We'll pay for loss or damage to **contents** caused by someone accessing **your home** to deal with a medical emergency, or to prevent damage to the **home.** There's no **excess** to pay.

Household removals

If a professional remover is moving **your contents** from the **home** to:

- **your** new permanent **home**; or
- a **home your** tenant will occupy;

we'll cover theft of or **accidental damage** to **your contents** (except **personal money**, jewellery, watches or items of gold) happening during the move (and for up to 7 days afterwards while in temporary storage) within the **British Isles**.

Occupiers, employers, personal and tenants Liability

These covers are standard with **your** Contents cover. Details of the cover and the exclusions are shown in the **Your** legal liabilities section of this booklet.

Contents matching items – (Aviva Premium Home Insurance only. Not available with Aviva Online).

If **we** have accepted a claim for loss or damage to the following which are a part of a matching group or set of items and **we** can't source a matching replacement **we** will pay to replace the undamaged companion pieces as follows

- **contents** where they are within the same room or open plan area as the damaged items or parts.
- where they are **personal belongings** (including belongings covered under the Personal Belongings section)

If **we** ask, **you** must give **us** any undamaged items which **we** have paid to have replaced.

In all other circumstances **we** will not pay to replace undamaged part(s) of the matching group or set of items.

Contents section – what's not covered?

- Anything shown in the General exclusions.
- The relevant **excess** shown on **your** schedule (unless **we** tell **you** in any part that an **excess** doesn't apply).
- Loss or damage as described below when **your home** has been left **unoccupied** for more than the period shown on **your** schedule:

  (a) Loss or damage caused by
  - malicious people or vandals;
  - water escaping from a fixed domestic heating or plumbing system, plumbed -in home appliance or water tank;
  - heating fuel leaking from a fixed heating system;
  - theft or attempted theft.

  (b) Loss or damage of any kind to **contents** in the **garden**.
- Theft, attempted theft, malicious damage or vandalism by paying guests, tenants or **you**.
- Theft where someone deceives **you** to steal **your** property (e.g. tricks **you** into handing it over or 'buys' it without making a proper payment). This doesn't apply where they only use deception to get into **your home** to steal property.
- Theft of the following items unless someone has broken into or out of the **home** by using force and violence or has got into the **home** by deception:

  a. **personal money**;

  b. **contents** (including **personal money**) if **you** live in a non-self-contained flat.
- Theft if **you** live in a self-contained flat and the theft is from any other part of the building that other people have access to (e.g. if **you** leave something in the corridor outside **your** flat).
- Theft from garages and outbuildings, unless someone has broken into or out of them by using force and violence.
- Theft of pedal cycles (including Ebikes) from the **garden** unless securely locked to an object that can't be moved.
- Damage caused by riverbank and coastal erosion.
- Loss or damage caused by water escaping due to faulty, failed, inadequate or lack of grout or sealant.
- **Contents** which are insured by any other policy.

Contents section – optional covers

These covers only apply if shown on **your** schedule.

Important note

Please see **your** schedule to check any limits applying to **your** cover.

Contents accidental damage

Accidental damage to non-portable home entertainment equipment, mirrors and glass

What's covered?

We will pay for **accidental damage** which isn't covered by the Contents section:

1. happening in the **home** and **garden** to:
   - mirrors, glass tops or fixed glass in furniture and ceramic glass in cooker hobs;
   - any of the following things if they are not designed to be portable: television sets (including digital and satellite receivers), DVD recorders and players, games consoles, home computers and audio equipment;

Important note

An item is 'portable' if it can be used away from the **home** on battery or solar power. Cover for these items is available under 'Extra accidental damage', or under 'Personal belongings' (this gives our widest cover both in and away from **home**).

2. to receiving aerials, dishes and CCTV cameras fixed to the **home.**

What's not covered?

- Anything shown in 'Contents section - what's not covered' or shown in the General exclusions.

Extra accidental damage to contents

What is covered?

All other **accidental damage** to **contents** which happens in **your home** and **garden** which isn't covered by the Contents section.

What's not covered?

- Anything shown in 'Contents section - what's not covered' or shown in the General exclusions.
- Food
- Damage caused by:
  - moths, vermin, insects, fungus, damp, rust, wet or dry rot or weather conditions;
  - water entering from the outside of **your home** which was not as a result of a **storm** or flooding (from overflow of external water sources such as rivers, lakes and the sea).
  - the process of cleaning, washing, repairing or restoring any item.
- Loss or damage caused by paying guests or happening while the **home** or any part of it is lent, let or sublet.
- Any loss that is not the direct result of the insured incident itself.

Contents conditions

1. The sum insured

Your **contents** sums insured (as explained below) must be high enough to replace the relevant property 'as new'

- Your overall **contents** sum insured must be enough to replace all **your contents** and unspecified **valuables**) in **your home**.
- Your unspecified **valuables** sum insured (which is part of your overall **contents** sum insured) must be high enough to replace all **your valuables** which are worth less than the **valuables** single article limit.
- Other **valuables** (those worth more than the single article limit) must be specified and insured for their full replacement value. The value of specified items doesn't need to be included in your **contents** sum insured as they are payable in addition.

When working out what **contents** sum insured **you** need **you** don't have to include items **you**'ve insured under the Personal belongings section as these items are already covered at **your home**.

If at the time of a loss **your** sum insured is too low, **we** will reduce the claims settlement proportionately based on what **your** premium would have been if the sum insured was adequate.

For example, if **you** only paid 70% of the premium **you** should have paid, the most **we** will pay for any claim would be 70% of the claim made by **you**.

2. Settling claims (except liability)

We can choose to settle **your** claim by repairing, giving **you** an equivalent replacement (for mobile phones this includes providing a refurbished model) or making a payment. Where **we** provide **you** with a refurbished mobile phone **our** aim will be to let **you** keep **your** existing number but if, for reasons beyond **our** control, **you** can't then **your** replacement phone will be connected to a new number.

If **we** are able to repair or replace **your** property but agree to settle using cash or a voucher **we** will only pay **you** what it would have cost **us** to repair or replace it.

What we will pay

We'll pay up to the sum(s) insured and cover limits for each incident (unless **we** tell **you** otherwise). **You** can find the sum(s) insured and limits on **your** schedule.

We won't reduce the sum(s) insured by the amount paid under any claim. However, if **you** claim for loss/theft of a specified item and **you** don't replace the item **you** should arrange for it to be removed from **your** policy, so **you** don't pay for cover **you** don't need.

How we deal with pairs, sets and suites

If you have chosen Aviva Premium Home Insurance, Contents matching items cover is included as standard, please see the terms and condition of this cover as they replace the standard terms shown below.

When **we** settle **your** claim, **we**'ll pay to replace individual items or parts of a pair, set or suite or any other item of a uniform nature, design or colour which have been lost or damaged but not for undamaged companion pieces or parts.

Proof of value and ownership

When **you** make a claim, it is **your** responsibility to prove any loss. To help with **your** claim **we** recommend **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards.

3. Settling liability claims

For any incident (or series of related incidents) involving legal liability covered under the Contents section **we** will try to negotiate with the person claiming against **you** to settle **your** claim for the lowest amount. In any event the most **we**'ll pay is the relevant limit shown on **your** schedule. For claims under Occupiers, Personal and Employers liability **we** will also cover any costs and expenses **we** have agreed to pay.

4. No-claim discount

If **you** make a claim under the Contents section (including any Contents optional covers) or the Personal belongings section **we** will reduce **your contents** no-claim discount at the renewal date of **your** policy.

If **you** don't claim **we** will increase **your contents** no claim discount at renewal until **you** reach **our** maximum of 5 years.

See also the General conditions section.

Personal belongings

This section only applies when shown on **your** schedule.

Important note
Please see **your** schedule to check any limits applying to **your** cover.

What is covered?

Loss of or damage to **personal belongings** (as detailed on **your** schedule) which happens at **your home** or anywhere else in the world.

Where **your** schedule shows **you** have cover for pedal cycles this includes;

- their parts, spares and accessories
- pedal cycles which are electrically assisted (Ebikes).

What's not covered?

- Anything shown in the General exclusions.
- The relevant Contents **excess** shown on **your** schedule.
- Theft of **personal belongings** from an unattended vehicle unless the property was inside a concealed luggage compartment or closed glove compartment of a locked vehicle which has been broken into by using force and violence.
- Theft where someone deceives **you** to steal **your** property (e.g. tricks **you** into handing it over or 'buys' it without making a proper payment). This doesn't apply where they only use deception to get into **your home** to steal property.
- Theft, attempted theft, malicious damage or vandalism by paying guests, tenants or **you**.
- Loss or damage caused by:
  - moths, vermin, insects, fungus, damp, rust, wet or dry rot and weather conditions;
  - the process of cleaning, washing, repairing or restoring any item.
- Confiscation or detention by Customs or other officials.
- If **your** schedule shows **you** have cover for pedal cycles they won't be covered for theft unless:
  - in **your** immediate custody and control; or
  - securely locked to an object that can't be moved; or
  - locked inside a concealed boot or concealed luggage compartment of a locked vehicle which has been broken into by using force and violence; or
  - in a locked building.
- Any loss or damage covered by another policy.

Personal belongings conditions

1. The sum insured

You must insure **your** items for 'full value'. This means **your** sum(s) insured must be worked out on the following basis:

- For specified **personal belongings** it must be high enough to replace the item 'as new'.
- For **pedal cycles** it must be high enough to replace **your** most expensive cycle 'as new'.
- For unspecified **personal belongings** it must be high enough to replace all the belongings **you** are likely to take away from **your home** at any one time 'as new'.

If at the time of a loss **your** sum(s) insured are too low **we** won't settle **your** claim on an 'as new' basis and will reduce any claim payment to reflect wear and tear.

2. Settling claims

We can choose to settle **your** claim by repairing, giving **you** an equivalent replacement (for mobile phones this includes providing a refurbished model) or making a payment. Where **we** provide **you** with a refurbished mobile phone **our** aim will be to let **you** keep **your** existing number but if, for reasons beyond **our** control, **you** can't then **your** replacement phone will be connected to a new number.

If **we** are able to repair or replace **your** property but agree to settle using cash or a voucher **we** will only pay **you** what it would have cost **us** to repair or replace it.

What we will pay

We'll pay up to the sum(s) insured and cover limits for each incident (unless **we** tell **you** otherwise). **You** can find the sum(s) insured and limits on **your** policy schedule [and/or in the summary of limits]

We won't reduce the sum(s) insured by the amount paid under any claim. However, if **you** claim for loss/theft of a specified item and **you** don't replace the item **you** should arrange for it to be removed from **your** policy, so **you** don't pay for cover **you** don't need.

How we deal with pairs, sets and suites

If you have chosen Aviva Premium Home Insurance, Contents matching items cover is included as standard, please see the terms and condition of this cover as they replace the standard terms shown below.

When **we** settle **your** claim, **we**'ll pay to replace individual items or parts of a pair, set or suite or any other item of a uniform nature, design or colour which have been lost or damaged but not for undamaged companion pieces or parts.

Proof of value and ownership

When **you** make a claim, it is **your** responsibility to prove any loss. **We** therefore recommend **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help **us** settle **your** claim.

3. No-claim discount

If **you** make a claim under the Contents section (including any Contents optional covers) or the Personal belongings section **we** will reduce **your contents** no-claim discount at the renewal date of **your** policy.

If **you** don't claim **we** will increase **your contents** no-claim discount at renewal until **you** reach **our** maximum of 5 years.

See also the General conditions section.

Your legal liabilities section

Important note

Please read this section carefully in conjunction with **your** policy schedule to understand which parts of the cover apply to **you**. Please see **your** schedule to check the limits applying to **your** cover.

What's covered?

We will cover **your** legal liability to pay damages and claimants costs and expenses for:

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

which happens during the **period of insurance** in the United Kingdom, the Channel Islands and the Isle of Man (or another country which **you** are temporarily visiting) where **your** responsibility arises as shown below:

Where **you** are legally liable:	What is covered?	Does this cover apply to me?
1. as owner	**Your Liability to the public** **Your** liability as owner (not as occupier) of the **home** (including the land belonging to it). Cover includes claims made against **you**, under Section 3 of the Defective Premises Act 1972 (or the defective Premises Northern Ireland Order 1975) for any former property owned and insured under this policy, for accidents happening during the **period of insurance** or up to seven years afterwards, provided they are not covered by any other insurance.	Yes, if **your** policy covers Buildings
2. as occupier	**Occupiers Liability** Your liability as occupier (not as owner) of the **home**, including the land belonging to it.	Yes, if **your** policy covers Contents
3. in a personal capacity	**Personal Liability** **Your** liability in a personal capacity (not as owner or occupier of any building, land or fixed property). This includes accidents from **your** leisure activities such as golf or cycling.	
4. as employer	**Employers Liability** **Your** liability as employer of a **domestic employee** such as a cleaner or gardener where the accident happens from, or in the course of their domestic employment with **you**.	

No **excess** applies for claims under 1-4 above.

Important note

Accidents which happen in buildings or on land are, in law, nearly always the responsibility of the person who lives there, rather than the owner.

If **you** own the **home** and also live in it (e.g. **your** main home or **your** holiday home), any liability arising as occupier is not included with Buildings cover, but this is provided if **you** take Contents cover.

If you own the **home** but don't live in it (e.g. if you are a landlord) liability arising from **you** owning the **home** is provided if **you** have chosen Buildings cover.

What's not covered?

We won't cover liability in connection with**:**

a. any employee for anything which happens from, and in the course of their employment with **you** (except as shown under 4. Employers Liability, where this cover applies);

b. boats, boards and craft designed to be used on or in water, caravans, drones or aircraft except:

c. watercraft that are only propelled by oars or paddles;

d. toys and models remotely controlled by a pedestrian (this does not include drones);

e. any trade, business or profession (except as landlord of the **home**);

f. passing on of an infectious disease or virus;

g. any **motorised vehicle**;

h. any electrically assisted pedal cycle while:

i. anywhere outside of the United Kingdom;

j. within the United Kingdom where there is a legal requirement to pay Vehicle Excise Duty for road use (see www.gov.uk/electric-bike-rules);

k. loss of or damage to property belonging to **you** or in **your** care or control;

l. any agreement unless **you** would still have been legally liable without that agreement;

m. dogs when you are outside the boundaries of the land belonging to the **home**;

n. **you** owning, keeping or using any horses, ponies, donkeys or mules;

o. dangerous dogs as defined in the Dangerous Dogs Act 1991 or any later legislation;

p. bodily injury or illness to **you**;

q. anything shown in the General exclusions

r. Where a claim relates to **your** employment of a **domestic employee** exclusions (a) to (d) will not apply and exclusions (e) and (f) exclusion e will not apply unless protection is needed under any of the Acts, Laws or Regulations which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Added benefit if you are renting your home

What's covered?

Tenant's Liability

Your legal liability as tenant for:

a. loss of or damage to the **home** and fixtures and fittings and **contents** belonging to the landlord while at the **home** by anything shown in the Contents Section paragraphs 1-8

b. **accidental damage** to:

- fixed glass forming part of the **buildings** and sanitary fittings installed in the **home**.
- cables, pipes, septic tanks and drain inspection covers which serve the **home**.

What isn't covered?:

- Loss or damage caused by building work which involves alterations, renovations, extensions or repairs.
- Anything shown in Contents 'What isn't covered?' or in the General exclusions

General exclusions

These exclusions apply to all covers in this booklet.

We won't pay for:

1. Gradually occurring damage

- wear and tear (natural and predictable damage which happens over time or due to normal use or ageing) this includes, but is not limited to, gradual weathering, the effect of light; deterioration or depreciation;
- any other gradually occurring damage (except **subsidence**, **heave** and **landslip**).

2. Breakdowns or faults

Claims for things which have just broken down or stopped working. This means anything ranging from boilers to home appliances and laptops.

3. Events before the cover start date

Anything which happened or circumstances likely to lead to a claim (such as a flood warning being issued for **your home**) that **you** were aware of before the cover under this policy started.

4. Faulty materials or workmanship

Damage caused by faulty or unsuitable materials, design or poor workmanship.

5. Deliberate or Criminal Acts

Any loss or damage or liability arising from a deliberate or criminal act by **you** or any other person living with **you**.

6. Loss in value or indirect loss

Loss in value, including any loss that is not the direct result of the insured incident (for example if the value of an item or the market value of **your home** reduces because it's been repaired).

7. War

Any consequence whatsoever which is the direct, or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

8. Terrorism

Any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event.

Terrorism means:

- the use or threat of force and/or violence and/or
- actual or threatened harm or damage to life or to property caused or occasioned by any person or group of persons in whole or in part for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear or is claimed to be caused or occasioned in whole or in part for such purposes.

9. Other actions

Any consequence whatsoever which is the direct, or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

any action taken in controlling, preventing, suppressing or in any way relating to War or Terrorism as described above.

10. Radioactivity

Loss, damage or liability which involves:

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

11. Pollution or contamination

Anything arising from pollution or contamination, unless caused by a sudden and unexpected accident which can be identified, or by oil leaking from a domestic oil installation at **your home**.

12. Unauthorised and/or Malicious Access to Computer or Electrical Equipment

Any loss, damage or liability caused directly or indirectly, or in any way connected to unauthorised, and/or malicious access by any person to:

the power network, leading to a power failure or power surge; and/or computer or electronic components and systems (including smart devices), resulting in any reprogramming of software, loss of data, introduction of malware, codes or viruses with the intention or effect to cause such systems or connected devices to stop, fail or function otherwise than is intended by the manufacturer.



A smart device is an electronic device, generally connected to other devices or networks via different protocols such as Bluetooth or Wi-fi, for example tablets, smart phones and smart TVs.

13. Damage by domestic animals

Damage caused by chewing, scratching, tearing or fouling by domestic animals.

General conditions

These conditions apply to all covers shown in this booklet

1. Important notice – information we need to know about

You must always take reasonable care to give full and correct answers to the questions **we** ask when **you** take out, make changes to, and renew **your** policy. Please tell **us** if anything on **your** policy schedule or 'Information Provided by **You**' document is incorrect or changes, including (but not limited to):

- leaving **your home unoccupied** for more than the number of days shown on **your** schedule;
- letting **your home** or using it for business (except computer work, emails, telephone calls or administration);
- if anyone insured (or to be insured) on the policy is convicted of a (non-motoring) criminal offence.

You also need to tell **us** if:

- **you** plan to:
  - alter or renovate the **buildings** (but not internal renovations unless **you** are creating an additional bedroom, bathroom or shower room);
  - lend **your home**;
  - any of the adults to be insured change.

When **you** tell **us** about a change **we** will tell **you** if this affects **your** policy (for example if **we** can no longer offer cover or if **we** need to change **your** premium). If **you** don't give **us** full and correct information, or tell **us** about the above changes, **we** may:

- change **your** premium, **excess** or cover;
- refuse to pay all or part of a claim or cancel **your** cover.

If **you** are unsure whether **you** need to tell **us** of a change please visit www.direct.aviva.co.uk/MyAccount/login

2. Your duty to prevent loss or damage

Everyone covered by this policy must:

- take all reasonable precautions to prevent accidents, loss or damage; and
- keep insured property in good condition.

3. Claims

What you need to do

As soon as **you**'re aware of something that's likely to lead to a claim **you** must:

- tell the police straight away if **you**'ve lost something or **your** claim is due to a crime (for example theft or malicious damage). Please get a crime reference number;
- contact **us** as soon as **you** reasonably can and give **us** all the information and help **we** need to settle **your** claim;

- tell **us** if any of **your** property is later returned to **you**;
- tell **us** if **you** receive any information or communication about the event leading to **your** claim and leave **us** to deal with it (unless **we** tell **you** otherwise).

Important note

To help us settle your claim
It is **your** responsibility to prove any loss and **we** may ask **you** to provide receipts, valuations, photographs, instruction booklets and guarantee cards and any other relevant information, documents and assistance **we** may require to help with **your** claim.

What you mustn't do

- Admit to any claim, promise any payment or refuse any claim without **our** agreement.
- Get rid of damaged property or organise repairs without **our** agreement.
- Abandon any damaged property to **us**.

What rights we have

We will be entitled, at **our** cost, but in **your** name, to:

- take legal proceedings for **our** own benefit to recover **our** costs in relation to **your** claim; or
- take over and conduct the defence or settlement of any claim.

We will have full discretion in the conduct of any legal proceedings and in the defence or settlement of any claim.

4. Fraud

If **your** claim is at all dishonest or exaggerated **we** will not pay **you** anything under this policy or return any money **you** have paid. **We** may also cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you**.

5. Other insurance

Sometimes **you** may have other insurance that would cover the same claim (or would cover it if this policy didn't exist). If so, here's what happens:

- if **you**'re claiming for Occupiers, Personal and Employers Liability **we** won't pay anything until all cover under **your** other insurance is exhausted;
- if **you**'re claiming for something else **we** won't pay more than **our** fair share, even if the other insurer refuses the claim.

Important note

This condition will not have the effect of leaving **you** without cover for any claim. It operates where there is any other insurance covering the same claim (or would have in the absence of this policy) and determines how those insurance policies apply.

6. Paying monthly

If **you**'ve chosen to pay **your** premium using **our** monthly credit facility **you** must make each regular monthly payment as required in the credit agreement. If **you** don't do this **we** may cancel **your** policy as explained below.

If **your** credit agreement says **you** must pay a deposit **you** have to pay this before the cover start date or **your** policy won't be valid.

7. Cancelling your policy

Important note

In this section where **we** refer to the right to cancel the policy 'you' means the policyholder(s). This means the person or people named on **your** schedule and they're the only ones who can cancel the policy.

Your Statutory Rights

You have a statutory right to cancel **your** policy within 14 days from the day of purchase or renewal of the contract or the day on which **you** receive the policy or renewal documentation, whichever is the later.

If **you** wish to cancel and **your** cover hasn't started **you** will be entitled to a full refund of the premium paid.

If **you** cancel after **your** cover has started **we**'ll refund the full premium paid less a proportionate deduction for the time **we**'ve provided cover.

If **you** don't exercise **your** right to cancel, **your** policy will continue, and **you** will be required to pay the premium.

You can cancel your cover at any time

In addition to **your** statutory rights **you** can cancel the policy and/or additional covers at any time online at www.direct.aviva.co.uk/MyAccount/login. There may be a charge for doing this see 'Will I get a premium refund' below.

There are times when we can cancel your cover

We may cancel **your** policy and/or additional covers if **we** have a valid reason, for example if:

- **you** don't pay **your** premium when it's due (including non-payment of instalments under monthly credit facility). If **you** don't pay the first premium **your** policy will not be valid. If **you** miss a payment after that **we**'ll write to **you** giving a further date to pay. **We** will give you at least 14 days' notice in writing if **we** intend to cancel due to non-payment under monthly credit facility. If **we** don't receive payment by then **we** will cancel the policy and/or additional cover options from the date shown on the letter;
- **we** reasonably suspect fraud;
- **you** don't co-operate with **us** or give **us** information or documentation **we** ask for, and this affects **our** ability to process a claim or defend **our** interests;
- **you** have not given complete and accurate answers to the questions **we** ask.
- **you** harass our staff or representatives, or behave in an abusive or threatening manner.

Where **we** cancel, **we**'ll always give **you** at least 7 days' notice by post or email to the last address **you**'ve given **us** and tell **you** the reason why. The exception is where **we** have evidence that **you** have acted fraudulently or deliberately given **us** incorrect or incomplete information when **we** may cancel **your** policy without notice and backdate the cancellation to the date when this happened, which could be when **you** first bought **your** policy.

If **we** cancel the policy **we** may also charge a cancellation fee.

Will I get a premium refund?

- If **your** policy or an additional cover is cancelled before the cover starts **we**'ll refund the premium **you**'ve paid for the cancelled cover.

- If **your** policy or an additional cover is cancelled after cover has started:
  - **we**'ll refund **you** for any days left which **you**'ve already paid for; and
  - if **you** cancel the whole policy after the statutory 14 day cooling off period has ended **we**'ll also charge a cancellation fee. See **our** table of fees shown in the Important Information document.

You won't get a refund at all if **we** cancel **your** policy because **you** acted dishonestly or fraudulently and/or **we** are legally entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

8. Index linking

Your sum(s) insured may be updated monthly (and the new amounts shown on **your** annual renewal notice). Any change will reflect rising costs in line with the House Rebuilding Cost Index for **buildings** and the Retail Price Index for **contents** and specified belongings.

We won't reduce **your** sum(s) insured if the index falls.

9. Joint policyholders

Any person named on **your** schedule can change the policy or make a claim. **We** can only remove a named person if they agree, if **we**'re ordered to by a court, or if they've died and their personal representatives ask **us**.



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