



**Hiscox 505 UK Holiday Home Insurance**  
Policy wording





## Guide to sections

<b>Introduction</b>	<b>2</b>
<b>General terms</b>	<b>3</b>
Definitions	3
General conditions	5
General exclusions	6
What to do when a loss occurs	7
How much we will pay	7
Our claims promise	8
<b>Section A - Buildings</b>	<b>9</b>
The cover	9
Optional cover : accidental damage	13
<b>Section B - Contents</b>	<b>14</b>
The cover	14
Optional cover : accidental damage	19
<b>Section C - Your liabilities</b>	<b>20</b>
The cover	20
1. Your liability to your employees	20
2. Your liability to other people	21
<b>Section D - Emergency travel</b>	<b>23</b>
The cover	23
<b>Section E - Family legal protection</b>	<b>24</b>
Extra definitions	24
Extra conditions	25
What is covered	26
How much we will pay	26
Insured incidents we will cover	26
What is not covered	27
<b>Helpline services</b>	<b>28</b>
<b>Complaints procedure</b>	<b>29</b>

## Introduction

I am delighted that you have chosen Hiscox to protect your personal assets.

We take our responsibility as the insurer of your holiday home or contents extremely seriously. I hope for both our sakes that you do not have a loss, but if you do, I want you to feel that we are there with all our energy to make you whole again.

If you ever find any part of our service less than satisfactory, please do not hesitate to get in touch with us by telephone: +44 (0)870 084 3777, or by email: [customerservices@hiscox.com](mailto:customerservices@hiscox.com).



**Robert Hiscox**  
Chairman

## General terms

Please read this insurance document, together with any **endorsements** and the **schedule**, very carefully. If anything is not correct, please return it immediately.

**We** will provide this insurance in return for the premium **you** have paid.

### Definitions

Words shown in **bold** type have the same meaning throughout this **policy** and are defined below. Any changes to these definitions, and any extra definitions, are shown in the section to which they apply.

#### Act of terrorism

An act, including using or threatening to use force or violence, which:

- is committed by a person or group of people, whether acting alone or in connection with an organisation or government; and
- is for political, religious, ideological or similar reasons. This includes trying to influence a government or to frighten the public or any section of the public.

#### Amount insured

The most **we** will pay as shown in the **schedule**. Unless **we** say otherwise, the amount applies to each incident of loss and will be automatically restored to the full amount after **we** pay a loss provided **you** carry out **our** recommendations to prevent further loss or damage.

#### Buildings

Any permanent structure used for domestic purposes within the grounds of **your holiday home** including:

- **fixtures and fittings;**
- lifts;
- domestic fixed fuel tanks;
- swimming pools;
- **outbuildings and permanent structures;**
- radio and television aerials, satellite dishes, their fittings and masts;

all at the address shown in the **schedule** and which belong to **you** or for which **you** are legally responsible.

**We** do not include within **buildings**:

1. any structure, or part of a structure, used for any business activity other than letting the **holiday home**;
2. any plant or tree, other than hedges;
3. land or water.

#### Contents

Household goods, clothing, personal property and **tenant's improvements**, all of which belong to **you** or for which **you** are legally responsible.

**We** do not include the following property within **contents**:

1. **valuables** or **fine art**;
2. any item used for any business activity, other than letting the holiday home;
3. motorised vehicles, and their accessories, other than domestic gardening equipment, golf buggies and wheelchairs;
4. caravans and trailers;
5. watercraft;
6. aircraft;
7. electronic data;
8. any animal, plant or tree;
9. land or water;
10. any part of the **buildings**.

#### Endorsement

A change to the terms of the **policy** agreed by **us** in writing.

#### Excess

The amount for which **you** are responsible as the first part of each agreed claim.

## General terms

Fine art	<p>Art, antiques and collectibles of particular value due to their age, style, artistic merit or collectibility including:</p> <ul style="list-style-type: none"> <li>• furniture;</li> <li>• paintings, drawings, etchings, prints and photographs;</li> <li>• tapestries and rugs;</li> <li>• manuscripts;</li> <li>• porcelain and sculpture;</li> <li>• stamps or coins forming part of a collection;</li> <li>• gold, silver, and gold- and silver-plated items;</li> <li>• clocks and barometers;</li> </ul> <p>all of which belong to <b>you</b> or for which <b>you</b> are legally responsible.</p>
Fixtures and fittings	<p>All items that are fixed to and form part of the structure of the <b>holiday home</b> including:</p> <ul style="list-style-type: none"> <li>• decorations including wall paper, murals and stencilling;</li> <li>• bathroom suites;</li> <li>• fitted kitchens;</li> <li>• flooring.</li> </ul>
Holiday home	<p>The house or apartment at the address shown in <b>your schedule</b>, including the greenhouses, outbuildings and garages used for domestic purposes at the same address.</p>
Money	<p>Bank notes and coins that are not part of a collection, cheques, bank drafts, travel tickets, traveller's cheques, current postage stamps, savings certificates, premium bonds or other negotiable documents.</p>
Outbuildings and permanent structures	<p>Outbuildings not attached to the main building, perimeter walls, retaining walls, terraces, gates, hedges, fences, patios, hard tennis courts, swimming pools, driveways, footpaths and other structures not used for living purposes (other than the main building).</p>
Outdoor items	<p>Garden furniture, ornaments, statues, and other similar items that are normally left outdoors.</p>
Period of insurance	<p>The time for which this <b>policy</b> is in force as shown in the <b>schedule</b>.</p>
Policy	<p>This insurance document and the <b>schedule</b>, including any <b>endorsements</b>.</p>
Schedule	<p>The document showing <b>your</b> name, <b>your</b> address and <b>your</b> insurance details that <b>we</b> sent <b>you</b> when <b>we</b> accepted this insurance or following any subsequent amendment to <b>your</b> cover, whichever is the more recent.</p>
Standard construction	<p>Built of brick, stone or concrete, and roofed with slate, tile, asphalt, metal or concrete.</p>
Tenant's improvements	<p>Improvements <b>you</b> have made to the <b>fixtures and fittings</b> (including decorations and any radio and television aerials, satellite dishes and their fittings and masts if they are not insured by another insurance policy). This applies where <b>you</b> do not own or are not responsible for insuring the <b>buildings</b>.</p>
United Kingdom	<p>England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands.</p>
Valuables	<p>Jewellery, gemstones, watches, furs and guns, which belong to <b>you</b> or for which <b>you</b> are legally responsible.</p>
We/Us/Our	<p>For sections A, B, C and D of this <b>policy</b>: Hiscox Insurance Company Limited, 1 Great St Helen's, London EC3A 6HX. For section E of this <b>policy</b>: DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.</p>
You/Your	<p>The person named as the insured in the <b>schedule</b> and all permanent members of that person's household including the domestic staff who live in the <b>holiday home</b>.</p>

## General terms

- General conditions** The following conditions apply to the whole of this **policy**. Any extra conditions are shown in the sections to which they apply.
1. Information 

**We** have relied on the information **you** gave **us** in deciding to accept this insurance. **You** must make sure that all statements were accurate and that **you** have not withheld any important facts.

**You** must tell **us** about any change in circumstances which occurs before or during the **period of insurance** and which may affect this insurance. **We** may then amend the terms of this **policy**. Please contact **us** if you are not sure what to tell **us**.
  2. Non-disclosure, misrepresentation and false claims 

If **you** have not told **us** about or have misrepresented any facts or circumstances which might affect **our** decision to provide insurance or the terms of that insurance, or **you** have made a false claim, **we** can refuse to pay a claim, or **we** can treat this insurance as though it had never existed.
  3. Building works 

If **you** intend to undertake any work to extend, renovate, build or demolish any part of the **buildings** and the estimated cost is more than £50,000, **you** must tell **us** about the work at least 30 days before the work starts and before **you** enter into any contract for the works. If **you** do not, **we** will not have to pay any claim caused by or resulting from the building works. **You** do not have to tell **us** if the work is for redecoration only.
  4. Premium payment 

**We** will not make any payment under this **policy** unless **you** have paid the premium.
  5. Correct amounts insured 

When accepting this insurance, **we** expect that the **amounts insured** will represent the full value of the property insured.

    1. For **buildings**, the full value is the estimated cost of rebuilding if the **buildings** were destroyed (this is not the same as the market value), including VAT but not including fees and extra expenses. **We** allow 15% of the cost of repairs for fees and extra expenses (see paragraph 5 of section A - Buildings).
    2. For **tenant's improvements**, the full value is the cost to repair or replace as new.
    3. For **contents**, the full value is the current cost as new.

Indexation: **We** will adjust the **amount insured** for **buildings** and **contents** at each renewal according to an appropriate index. However **you** should check **your amounts insured** when **you** renew **your policy**, to make sure that they reflect the full value of the **buildings** and **contents**.
  6. Reasonable care 

**You** must take reasonable steps:

    - a. to protect the property insured under this **policy** and to keep it in good condition and repair;
    - b. to prevent accident or injury.

If **you** do not, **we** will not have to pay any related claim.
  7. Cancellation 

**You** may cancel this **policy** within 14 days from the date **you** receive the policy documents by calling 0845 330 0505. **You** will then receive a full premium refund.

**You** may cancel this **policy** at any time by notifying **us**. If **you** have not made a claim, **we** will return any premium **you** have paid for any **period of insurance** left.

**We** may cancel this **policy** by sending **you** 30 days' notice by recorded post to **your** correspondence address shown in the **schedule**. **We** will return any premium **you** have paid for any **period of insurance** left.

However, **we** will not return any premium if the amount is less than £25.

If **you** pay the premium by instalments and an instalment remains unpaid after 14 days, **we** may cancel this **policy** from the date the last instalment was due.

## General terms

8. Renewal **We** will normally write to **you** before the end of the **period of insurance** and offer to renew **your policy** for a further 12 months. **We** will tell **you** the premium and any change in the conditions for the new period. If **you** pay the premium **your policy** will then continue automatically unless **you** notify **us** that **you** do not wish to renew. **We** will tell **you** at least 21 days before the end of the **period of insurance** if **we** cannot offer renewal of **your policy**.
9. Third parties **You** and **we** are the only parties to this **policy**. Nothing in this **policy** is intended to give any person any right to enforce any term of this **policy** which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.
10. Joint insureds The most **we** will pay is the relevant **amount insured**.  
If there is more than one of **you**, the total amount **we** will pay will not exceed the amount **we** would be liable to pay to any one of **you**.
11. Governing law Unless some other law is agreed in writing, this **policy** is governed by English law. If there is a dispute, it will only be dealt with in the courts of England and Wales.
12. Exchange rates If **your** policy is issued in Euros or US dollars, the following fixed exchange rates will be used to convert the amounts shown in this policy wording: £1 = €1.5 = USD 2.  
The amounts insured **you** have chosen, which are shown on **your** schedule, will be subject to the rate of exchange in force at the time of conversion.

### General exclusions

The following exclusions apply to the whole of this **policy**. Any extra exclusions are shown in the sections to which they apply.

This insurance does not cover the following:

1. Loss, damage or liability arising out of a deliberate act by **you** or by anyone acting on **your** behalf. This exclusion does not apply to theft of insured property by domestic staff.
2. Loss or damage caused by wear and tear or gradual deterioration, the use of unsuitable or defective materials or parts, rust or oxidation, moth or vermin, normal settlement, warping or shrinkage, rot, fungus, mould or infestation.
3. Loss or damage caused by anything which happens gradually, including smoke and rising damp.
4. Loss or damage caused by coastal or river erosion.
5. **Your** liability arising out of transmission of a computer virus.
6. Loss or distortion of information resulting from computer error or malfunction or computer virus.
7. Loss caused by **you** not receiving goods or services **you** have paid for through any internet website.
8. Loss of, or damage to, or the cost of replacing, any equipment, integrated circuit, computer chip, computer software or any other computer-related equipment arising directly from its failure to recognise, interpret or process correctly any date as its true calendar date or to continue to function correctly beyond that date.
9. Loss, damage or liability arising directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination.
10. Loss, damage or liability directly or indirectly caused by war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.

## General terms

11. Loss, damage or liability caused by or resulting from **your** property being confiscated, taken, damaged or destroyed by or under the order of any government or public or local authority.
12. Any claim where **you** would be entitled to be paid under any other insurance if this **policy** did not exist, except for any **excess** above the amount that would be covered under the other insurance.

### What to do when a loss occurs

The following claims conditions apply to the sections A, B, C and D of this **policy**. For section E - Family legal protection, please read the claims conditions in that section.

1. **You** must tell **us** as soon as possible about any incident which may result in a claim under this **policy** by calling 0845 330 0505. If **you** do not, **we** will not have to pay **your** claim. If **you** think a crime has been committed, **you** must also tell the police and ask them for a crime reference number.  
**You** must give **us** all the cooperation **we** need to investigate **your** claim.
2.
  - a. If temporary repairs are needed urgently to prevent further damage, **you** should arrange for them to be done immediately. Keep the bills because they may form part of **your** claim.
  - b. Before any other repair work begins, **we** have the right to inspect the damaged property. **We** will tell **you** if **we** want to do this.
  - c. **You** must give **us** reasonable evidence of value for all items involved in a claim.
  - d. **You** must prove the loss, damage or liability has happened.
3. If someone is holding **you** responsible for injury or damage, **you** must tell **us** as soon as possible and send **us** immediately every letter of claim, claim form or correspondence **you** receive. If **you** do not do this, or if **you** admit responsibility or make an offer or promise of payment without **our** written permission, **we** will not have to pay **your** claim.
4. **We** may take over and deal with, in **your** name, the defence or settlement of any claim. **We** will pay any costs involved. **We** may also start proceedings in **your** name to recover, for **our** benefit, the amount of any payment **we** have made under this **policy**.

### How much we will pay

The basis upon which **your** claim will be settled is as follows. When **we** pay your claim, **we** will deduct the amount of the **excess** shown in the **schedule**.

#### Section A - buildings

**We** will pay the cost of rebuilding or repair subject to the rebuilding or repairs being carried out, but if **you** and **we** agree that it is not reasonable to do this, **we** will pay **you** an amount which **we** both consider fair.

The most **we** will pay is the **amount insured**.

#### Section B - contents

**We** will decide whether to repair or replace the lost or damaged item or to make a cash settlement based on the replacement cost. **We** will not deduct any amount for wear and tear.

The most **we** will pay is the **amount insured**.

#### Specific limits

The following amount is part of the total **amount insured** for **contents**. The most **we** will pay for:

- gold, silver, and gold- and silver-plated items is £2,000 in total for each incident of loss;
- money is £250 in total for each incident of loss.

## General terms

### Our claims promise

If **we** do not pay **your** claim within four working days after receiving **your** acceptance form, **we** will pay **you** interest, at **your** bank's base rate. **We** will only do this if **your** premium payments are up to date and the agreed claim is more than £2,500.

**We** can only keep this promise if **your** bank is in the **United Kingdom** and if **you** give **us** **your** bank details at the time **you** sign the acceptance form. **We** can then transfer the **money** into **your** account. This promise cannot apply if **you** ask **us** to pay by another method.

### Recovered property

If **we** recover any of **your** property, **we** will write to **you** at the correspondence address shown in the **schedule** and **you** can buy it back from **us** within 60 days.

We will charge **you**:

1. the amount **we** paid for **your** claim plus interest and expenses for loss adjustors and recovering the item; or
2. the fair value of the item at the time **we** recover it;

whichever is less.

## Section A - Buildings

Please read **your schedule** to see if the **buildings** are covered.

The general terms all apply to this section.

### The cover

#### 1. Buildings

#### What is insured

The following covers are included automatically if the **buildings** are covered under this section.

The **buildings** are insured against physical loss or physical damage occurring during the **period of insurance** and directly caused by the following circumstances:

- A.  
Fire, lightning, explosion or earthquake
- B.  
Storm or flood.
- C.  
Subsidence, ground heave of the site upon which the buildings stand, or landslip.
- D.  
Weight of snow.

#### What is not insured

The following extra exclusions also apply to the relevant cover.

- A.
- B.  
Loss or damage to gates, hedges and fences.
- C.
  - a. the first £1,000 of each incident of loss or damage;
  - b. loss or damage caused by subsidence, ground heave or landslip:
    - i. to domestic fixed fuel tanks, swimming pools, terraces, patios, hard tennis courts, driveways, footpaths, walls, gates, hedges and fences, unless the main house is also physically damaged at the same time;
    - ii. to solid floors unless the load bearing walls are physically damaged at the same time;
    - iii. as a result of demolition, alteration, extension, repair or any similar process to the buildings;
    - iv. as a result of normal settlement, faulty design, the use of faulty materials or inadequate construction of foundations;
    - v. as a result of coastal or river erosion.
- D.  
Loss or damage to domestic outbuildings not of **standard construction**, gates, hedges and fences.

## Section A - Buildings

### What is insured

- E.  
Escape of water from and frost damage to fixed water tanks, apparatus and pipes.
- F.  
Leakage of oil from any fixed domestic heating installation.
- G.  
Smoke.
- H.  
Theft or attempted theft.
- I.  
Collision or impact involving:  
(i) any vehicle, aircraft (or other aerial device or anything dropped from them) or animal;  
(ii) aerals, satellite dishes or their fittings;  
(iii) falling trees, branches, telegraph poles or lamp-posts.
- J.  
An **act of terrorism**.
- K.  
Riots, violent disorder, civil commotion and labour disturbances.

### What is not insured

- E.  
Loss or damage:  
(i) to swimming pools;  
(ii) caused by subsidence, heave or landslip;  
(iii) when the buildings are not sufficiently furnished for normal living purposes;  
(iv) while **your holiday home** is not being lived in for more than thirty days at a time during the period from 1st November to 31st March inclusive unless **you** keep **your holiday home** heated throughout or **you** shut off the water supply and drain fixed water tanks, apparatus and pipes.
- F.
- G.  
Loss or damage arising from gradually operating causes.
- H.
- I.  
(i)  
(ii)  
(iii) loss or damage:  
(a) caused by lopping, topping or felling on **your** own property  
(b) to gates, hedges and fences.
- J.  
Loss or damage arising directly or indirectly from:  
(i) biological or chemical contamination. This includes poisoning, or preventing or limiting the use of an object, due to the effects of any biological or chemical agent, or  
(ii) any failure in the supply of gas, water, electricity or telephone service to the **holiday home**.
- K.

## Section A - Buildings

### What is insured

L.  
Vandalism and acts of malicious persons.

M.  
Electrical power surge

2. Glass and sanitary ware

Accidental breakage of fixed glass (including the cost of removing and replacing double glazing frames), solar panels, fixed sanitary ware and ceramic hobs, all forming part of the **buildings** or for which **you** are legally responsible as tenant, provided it happens during the **period of insurance**.

3. Underground pipes and cables

Accidental damage occurring during the **period of insurance** to domestic fuel oil pipes, underground service pipes and cables, sewers and drains for which **you** are legally responsible.

4. Rent you owe and alternative accommodation

**Your** reasonable and necessary costs of alternative accommodation, while the **holiday home** cannot be lived in because of loss or damage **we** have agreed to pay for under this section.

**We** will not pay alternative accommodation for more than two years.

Loss of rent which **you** cannot recover as landlord while the **holiday home** cannot be rented out because of loss or damage **we** have agreed to pay for under this section.

**We** will determine the amount **we** pay based on **your** rental pattern over the two years prior to the loss. **We** will take into account confirmed bookings as well as seasonal and rental market variation. The most **we** will pay is £25,000 or rent for two years, whichever is the lesser.

The most **we** will pay for rent and alternative accommodation combined is 25% of the **amount insured** for the **buildings**.

### What is not insured

L.  
Loss or damage while the **buildings** are not sufficiently furnished for normal living purposes.

M.  
Loss or damage caused by wear and tear or use contrary to the manufacturer's recommendation.

## Section A - Buildings

- What is insured**
5. Fees and extra expenses
- The reasonable and necessary fees and extra expenses involved in rebuilding or repairing the **buildings** following physical loss or physical damage insured under this section. This means:
- (i) Fees to architects, surveyors and consulting engineers.
  - (ii) The cost of clearing the site and making the **buildings** safe.
  - (iii) The cost of doing anything required by any government or local authority, but only if:
    - (a) **you** received notice of the requirement after the damage happened, and
    - (b) the **buildings** were originally built according to any government and local authority regulations in force at that time.
- The most **we** will pay in total is an amount equal to 15% of the insured cost of repairs to the **buildings**.
6. Trace and access
- The cost of locating the source of a leak of water from any fixed water tanks, apparatus and pipes, including subsequent repairs to walls, floors or ceilings. **We** will only pay if **you** have had **our** permission to carry out such works. The most **we** will pay is £2,000 in total for any one **period of insurance**.
7. Landlord's buildings and fixtures and fittings
- Physical loss or physical damage to the landlord's **buildings** and **fixtures and fittings** occurring during the **period of insurance** and directly caused by the circumstances listed in paragraph 1 of this section. The most **we** will pay is £10,000 or 10% of the buildings amount insured (whichever is the greatest) in any one **period of insurance**. This cover only applies if the loss or damage has affected the **holiday home** and if **you** prove to us that the insurers of the landlord's **buildings** and **fixtures and fittings** have refused to pay the claim.
8. Garden
- The cost **you** incur in making good physical loss or physical damage to the garden occurring during the **period of insurance** and directly caused by fire, lightning, explosion, earthquake, theft or attempted theft, collision or impact, or vandalism. The most **we** will pay is £1,000 for each and every incident of loss or damage, but not more than £150 for any one tree, shrub or plant.

### What is not insured

The cost of preparing a claim.

## Section A - buildings

Optional cover	What is insured
1. Accidental damage	The following cover is not included automatically. Please read <b>your schedule</b> to see if it is in force.  The <b>buildings</b> are insured against accidental damage by external and visible means occurring during the <b>period of insurance</b> .

### What is not insured

- A.  
damage:
- (i) to any part of the **buildings** let or loaned to anyone unless **you** and **your** tenant have signed a rental contract. **We** will deduct the excess shown on **your** schedule, £250 or the deposit paid by **your** tenant (whichever is greater) when **we** pay **your** claim. This exclusion does not apply if the holiday home is loaned free of charge to **your** friends or relatives.
  - (ii) caused by subsidence or ground heave of the land on which the **buildings** stand or landslip; normal settlement or shrinkage; mechanical and/or electrical fault or breakdown; inherent defect; corrosion; moth or vermin; aridity; humidity, exposure to light or extremes of temperature; alteration; extension; cleaning, repair, renovation, restoration or similar process; misuse and faulty workmanship or the use of any faulty materials.
  - (iii) excluded under any other paragraph of this section.
- B.  
the cost of maintenance and normal redecoration.

## Section B - Contents

Please read **your schedule** to see if the **contents** are covered.

The general terms all apply to this section.

### The cover

#### 1. Contents

#### What is insured

The following covers are automatically included:

The **contents** are insured against physical loss or physical damage occurring during the **period of insurance** and directly caused by the following circumstances while within the **holiday home**:

- A.  
Fire, lightning, explosion or earthquake
- B.  
Storm or flood.
- C.  
Subsidence, ground heave of the site upon which the buildings stand, or landslip.
- D.  
Weight of snow.
- E.  
Escape of water from fixed water tanks, apparatus and pipes.

#### What is not insured

The following extra exclusions also apply to the relevant cover.

- A.
- B.  
Loss of or damage to **contents** in domestic outbuildings not of **standard construction**.
- C.
  - a. the first £1,000 of each incident of loss or damage;
  - b. loss or damage caused by subsidence, ground heave or landslip:
    - i. to domestic fixed fuel tanks, swimming pools, terraces, patios, hard tennis courts, driveways, footpaths, walls, gates, hedges and fences, unless the main house is also physically damaged at the same time;
    - ii. to solid floors unless the load bearing walls are physically damaged at the same time;
    - iii. as a result of demolition, alteration, extension, repair or any similar process to the buildings;
    - iv. as a result of normal settlement, faulty design, the use of faulty materials or inadequate construction of foundations;
    - v. as a result of coastal or river erosion.
- D.  
Loss or damage:
  - (i) to **contents** in domestic outbuildings not of **standard construction**;
  - (ii) unless the main building is also damaged at the same time.
- E.  
Loss or damage while **your holiday home** is not being lived in for more than thirty days at a time during the period from 1st November to 31st March inclusive unless **you** keep **your holiday home** heated throughout or **you** shut off the water supply and drain fixed water tanks, apparatus and pipes.

## Section B - Contents

### What is insured

- F.  
Leakage of oil from any fixed domestic heating installation.
- G.  
Smoke.
- H.  
Theft or attempted theft.
- I.  
Collision or impact involving:  
(i) any vehicle, aircraft (or other aerial device or anything dropped from them) or animal;  
(ii) aerials, satellite dishes or their fittings;  
(iii) falling trees, branches, telegraph poles, pylons or lamp posts.
- J.  
An **act of terrorism**.

K.  
Riots, violent disorder, civil commotion, labour disturbances, vandalism and acts of malicious persons.

2. Glass  
Accidental breakage of mirrors, glass tops to furniture, fixed glass in furniture and ceramic hobs, provided it occurs during the **period of insurance**.

3. Rent you owe and alternative accommodation  
Rent which **you** have to pay as a tenant while the **holiday home** cannot be lived in because of loss or damage **we** have agreed to pay for under this section. **We** will not pay for rent for more than two years.  
**We** will not pay this benefit if **we** pay **you** for alternative accommodation as a result of the same loss.

### What is not insured

- F.
- G.  
Loss or damage arising from gradually operating causes.
- H.
- I.  
(i)  
(ii)  
(iii) Loss or damage caused by lopping, topping or felling on **your** own property.
- J.  
Loss or damage arising directly or indirectly from:  
(i) biological or chemical contamination. This includes poisoning, or preventing or limiting the use of an object, due to the effects of any biological or chemical agent, or  
(ii) any failure in the supply of gas, water, electricity or telephone service to the **holiday home**.
- K.

Any claim that is insured under paragraph 2 of section A - Buildings.

## Section B - Contents

### What is insured

**Your** reasonable and necessary costs of alternative accommodation as occupier but not owner of the **holiday home**, while the **holiday home** cannot be lived in because of loss or damage **we** have agreed to pay for under this section. **We** will not pay for alternative accommodation for more than two years.

**We** will not pay this benefit if **we** pay **you** for rent as a result of the same loss.

4. Replacement locks      The cost of changing the locks if **you** lose the keys to external doors, windows, safes and alarms of the **holiday home** during the **period of insurance**. The most **we** will pay is £750 in total for any one **period of insurance**. The **excess** does not apply to this cover.
5. Outdoor items      Physical loss or physical damage to **your outdoor items** occurring during the **period of insurance** and directly caused by a peril against which **your contents** are insured other than storm or flood. **We** will decide whether to replace or repair the lost or damaged item or to make a cash settlement based on the replacement cost. **We** will not deduct an amount for wear and tear. The most **we** will pay is £1,500 any one **period of insurance**, or the amount shown on your schedule if this is more.
6. Freezer contents      The **contents of your** freezer and refrigerator are insured against spoilage caused by accidental failure of the freezer or refrigerator, refrigerant fumes escaping from the equipment or accidental failure of the electricity or gas supply which occurs during the **period of insurance**. The most **we** will pay is £1,000 in total any one **period of insurance**.
7. Loss of metered water or oil      The cost of lost metered water or domestic heating oil following accidental damage to fixed domestic water or heating installations situated in or on the **holiday home**. The most **we** will pay is £1,500 in total any one **period of insurance**.

### What is not insured

Loss or damage:

- (i) caused by the deliberate restriction or withholding of the electricity or gas supply by any supply authority;
- (ii) caused by any strike, lockout or industrial dispute.

## Section B - Contents

8. Sport
- What is insured**
- We** will pay for:
- (i) physical loss of or physical damage to sporting trophies in **your** care or custody,
  - (ii) the pro-rata reimbursement of **your** sports club subscription or **your** prepaid fees for any sporting activity if **you** suffer an accident during **your** stay at the **holiday home** which prevents **you** from practising **your** sport at the club or carrying out the sporting activity during all or part of **your** stay,
  - (iii) the customary bar expenses **you** incur as a result of a golfing hole-in-one by **you** during any club competition or registered event.
- The most the **we** will pay is £500 in total per year of insurance.
9. Temporary removal
- The **contents** are covered while temporarily removed from the home for up to 90 days during the **period of insurance**, against physical loss or physical damage directly caused by:
- (i) any circumstances described in paragraph 1 of this section, but only while the **contents** are in, or are being moved to or from, any occupied private house or flat or any commercial building within the **United Kingdom**.
  - (ii) fire, lightning, explosion or earthquake, while the **contents** are anywhere else within the **United Kingdom**.
10. Wedding gifts
- Wedding gifts are covered against loss or damage caused by circumstances described in Section 1 above, for one month before and one month after **your** wedding day or the wedding day of any member of **your family**. Cover applies anywhere in the country where the home is situated while in the **home**, the building where the reception is held, at the married couple's **home**, or in transit between any of the places specified above. The most **we** will pay is 10% of the contents amount insured.
11. Christmas gifts
- The **contents** sum insured is automatically increased by 10% during the month of December.

### What is not insured

Loss or damage:

- (i) to **money** and **valuables**;
- (ii) from, in or on any unattended vehicle;
- (iii) to an item being transported unless it is adequately packed and secured, given the nature of the item and how it is transported;
- (iv) excluded under paragraph 1 of this section.

## Section B - Contents

### What is insured

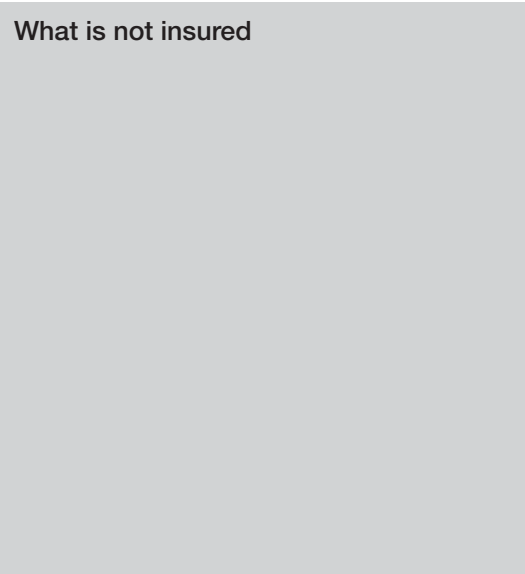
12. Title deeds

The cost of preparing new title deeds to the **buildings** if they are lost or damaged by circumstances described in Section 1 above, when kept in the home or in a bank. The most **we** will pay is £1,000 per year of insurance.

13. Fatal injury

If **you** suffer a physical injury as a result of fire or violence by burglars in **your holiday home** during the period of insurance and **you** die from the injury within 12 months, the insurer will pay a benefit of £15,000 for each adult who dies (or £5,000 for anyone under the age of 16). For the purpose of this extension, the definition of '**you**' does not include domestic staff who live in the **holiday home**.

### What is not insured



## Section B - Contents

<b>Optional cover</b>	<b>What is insured</b> The following cover is not included automatically. Please read <b>your schedule</b> to see if it is in force.
Accidental damage	The <b>contents</b> are insured while within the <b>holiday home</b> against accidental damage by external and visible means occurring during the <b>period of insurance</b> .

### What is not insured

#### Damage:

- (i) to contact or corneal lenses, **money** and credit cards, plants, food or drink
- (ii) caused by chewing, scratching, tearing or fouling by domestic pets
- (iii) within any part of the **buildings** loaned or let to anyone unless **you** and **your** tenant have signed a rental contract. **We** will deduct the excess shown on **your** schedule, £250 or the deposit paid by **your** tenant (whichever is greater) when we pay your claim. This exclusion does not apply if the holiday home is loaned free of charge to your friends or relatives.
- (iv) caused by subsidence or ground heave of the land on which the **buildings** stand or landslip; mechanical and/or electrical fault or breakdown; inherent defect; rust or oxidation; moth or vermin; warping or shrinkage; aridity; humidity, exposure to light or extremes of temperature; cleaning, repair, renovation, restoration or similar process; misuse and faulty workmanship or the use of any faulty materials
- (v) excluded under any other paragraph of this section.

## Section C - Your liabilities

If the **buildings** are covered under Section A of this **policy**, **you** are automatically insured for **your** liability as owner of the relevant **holiday home**.

If the **contents** are covered under Section B of this **policy**, **you** are automatically insured for the following:

- a. **your** liability to the domestic employees **you** employ to work for **you** at the **holiday home**;
- b. **your** liability as occupier of the **holiday home**;
- c. **your** personal liability.

However, if the insured named in the schedule is not a natural person, the cover for **your** liability as occupier of the home and for **your** personal liability applies to the people living in the home and not to the named insured. In this case, for the purpose of this cover only, the definition of **you** is amended to “the person who lives in the **holiday home** and all permanent members of that person's household including the domestic staff who live in the **holiday home**”.

The general terms all apply to this section.

### The cover

#### 1. Your liability to your employees

### What is covered

**We** will cover **you** up to the amount shown in the **schedule** against any claim for damages which **you** may legally have to pay for an accident which causes bodily injury or disease to the domestic employees **you** employ to work for **you** at the **holiday home**. The accident must happen during the **period of insurance** and arise from the work the domestic employees are employed to do for **you** at the address shown in the **schedule** or elsewhere within the **United Kingdom**. This includes costs and expenses **we** agree to in advance to defend the claim. All claims caused by one accident are agreed to be one claim, however many of **you** may be legally liable for the accident.

### What is not covered

The following extra exclusions also apply to ‘Your liability to your employees’.

**We** do not cover the following.

1. **Your** liability arising out of:
  - (a) any work **your** employees do for **you** other than domestic duties;
  - (b) **your** employees' work outside the **United Kingdom**;
  - (c) passing on any infectious disease or any virus, syndrome or illness; or
  - (d) any motorised vehicle being used on a public road or in circumstances where any Road Traffic Act or similar legislation says that **you** must have motor liability insurance.
2. Amounts which are, or should be, paid by any local social security or similar agency. However, this exclusion does not apply to amounts which would otherwise be covered by this **policy** and which **you** are legally liable to refund to such agencies.
3. **Your** liability for fines or penalties, or for damages which are only intended to punish **you** or to make an example of **you**.
4. Amounts you are legally liable to pay following any judgment or award given or made in the courts of the United States or Canada. This exclusion also applies to the enforcement of any such award in any court outside the United States or Canada.

## Section C - Your liabilities

### 2. Your liability to other people

#### What is covered

- (a) **Your** liability as owner or occupier of the **holiday home**.

**We** will cover **you** against any claim for damages which **you**, as owner or occupier, may legally have to pay for an accident which causes bodily injury or physical damage to property and happens during the **period of insurance** in or about the **holiday home**, provided the claim is not excluded under this section or the general exclusions.

- (b) **Your** personal liability

**We** will cover **you** against any claim for damages which **you** may legally have to pay for an accident which causes bodily injury or physical damage to property and happens during the **period of insurance**.

This cover applies anywhere in the world, but **we** will not cover **your** liability for accidents which happen in the United States of America or Canada if **you** have been in either or both of those countries for more than 90 days in total during the **period of insurance**.

The most **we** will pay for any one accident or claim is the amount shown in the **schedule**. All claims caused by one accident are agreed to be one claim, however many of **you** may be legally liable for the accident.

**We** will also pay any costs and expenses that **we** agree to in advance to defend the claim.

#### What is not covered

The following extra exclusions also apply to 'Your liability to other people'.

**We** do not cover the following.

1. **Your** liability for injury to **you** or for injury to **your** employees arising from their work for **you** (**your** liability to employees may be covered under part 1 of this section).
2. **Your** liability for loss of or damage to property which belongs to **you** or is in **your** or **your** employee's care, other than damage to property for which **you** as tenant are legally liable to the owner.
3. **Your** liability arising out of:
  - (a) owning, occupying, possessing or using any land or building not at the address shown in the **schedule**;
  - (b) any business, profession or occupation, or any activity being carried out on **your** land or in **your holiday home** from which **you** derive a revenue other than letting the **holiday home**;
  - (c) passing on any infectious disease or any virus, syndrome or illness;
  - (d) any aircraft or watercraft;
  - (e) any motorised vehicle other than domestic gardening equipment or wheelchairs;
  - (f) any animal other than a horse or domestic pet; or
  - (g) any contract, unless **you** would have been liable by law if the contract had not existed.
4. **Your** liability arising out of the pollution or contamination of air, water or soil unless the pollution or contamination was caused by an accident in the **United Kingdom** during the **period of insurance** and:
  - (a) **you** tell **us** about the accident as soon as reasonably possible but no later than 60 days after the end of the **period of insurance**; and
  - (b) **you** prove that the pollution or contamination was caused immediately after the accident by a sudden release which could be identified and was not deliberate or expected.

The most **we** will pay in total for all such claims covered in the **period of insurance** is the amount shown on the schedule, including costs and expenses.

## Section C - Your liabilities

5. **Your** liability arising directly or indirectly out of:
  - (a) biological or chemical contamination. This includes poisoning, or preventing or limiting the use of an object, due to the effects of any biological or chemical agent;  
or
  - (b) any failure in the supply of gas, water, electricity or telephone service to the **holiday home**;  
and caused by or resulting from an **act of terrorism**.
6. **Your** liability arising out of any goods or products designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by **you**.
7. Claims arising as a result of any treatment, wrongful specification or professional advice or service by **you** or an employee where rendered to a third party for a fee.
8. **Your** liability for fines or penalties, or for damages which are only intended to punish **you** or to make an example of **you**.
9. Amounts you are legally liable to pay following any judgment or award given or made in the courts of the United States or Canada. This exclusion also applies to the enforcement of any such award in any court outside the United States or Canada.

## Section D - Emergency travel

### The cover

If the **holiday home** suffers physical loss or physical damage in **excess** of £1,500 and this is insured under section A1 or B1, **we** will pay for the cost of air or rail travel and in the event of the **holiday home** being uninhabitable the reasonable and necessary costs of temporary accommodation and/or expenses **you** incur, for **yourself** and another member of **your** family. **We** will only pay if **you** have had **our** prior approval and if the loss or damage was notified to **us** within 21 days of the date of loss. **You** must retain all travel documents and receipts for all expenses **you** incur as they will form the basis for the settlement of **your** claim.

The most **we** will pay is:

- £350 per return ticket
- £750 for temporary accommodation and other expenses
- £1,500 in total for any one **period of insurance**.

## Section E - Family legal protection

**You** are automatically covered by this section.

The insurer for this section is DAS Legal Expenses Insurance Company Limited. **We** will always try to give **you** a quality service. If **you** think **we** have let **you** down, **we** have customer complaint handling procedures. Details of these are available on request. Please address all complaints to **our** Customer Relations Department at **our** head office address. The address is:

DAS Legal Expenses Insurance Company Limited,  
DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

Registered in England and Wales, number 103274.

Website: [www.das.co.uk](http://www.das.co.uk)

If **you** are still not happy, **you** can contact the Ombudsman at the address shown in the Complaints procedure. This does not affect **your** legal rights.

All the General terms, except the claims conditions, apply to this section. What to do when **you** have a claim under this section is set out below. Some extra definitions and conditions for this section are also shown below.

To make sure **you** get the most from **your** cover, it will help if **you** keep the following points in mind:

How **we** can help

**You** can phone **us** at any time on the telephone number shown in the **schedule** to make a claim under this section. **We** will ask you about **your** legal dispute and if necessary call **you** back at an agreed time to give **you** legal advice. If **your** dispute needs to be dealt with as a claim under this section, **we** will provide **you** with a claim reference number. At this point **we** will not be able to confirm that **you** are covered but **we** will pass the information **you** have given **us** to **our** claims handling teams, and explain what to do next.

If **you** prefer to report **your** claim in writing, **you** can send it to the Claims Department at the address shown below:

Claims Department, DAS Legal Expenses Insurance Company Limited, DAS House,  
Quay Side, Temple Back, Bristol BS1 6NH.

Alternatively you can email your claim to us at [newclaim@das.co.uk](mailto:newclaim@das.co.uk).

When **we** cannot help

Please do not ask for help from a solicitor or accountant before **we** have agreed. If **you** do, **we** will not pay the costs involved.

### Extra definitions

#### Costs and expenses

- a) Legal costs  
All reasonable and necessary costs chargeable by the **representative** on a standard basis. Also the costs incurred by opponents in civil cases if **you** have been ordered to pay them, or pay them with **our** agreement.
- b) Accountant's costs  
A reasonable amount in respect of all costs reasonably incurred by the **representative**.

#### Date of occurrence

- a) For civil cases, the **date of occurrence** is the date of the event which may lead to a claim. If there is more than one event arising at the same time or from the same cause, the **date of occurrence** is the date of the first of these events.
- b) For criminal cases, the date of occurrence is when you began or are alleged to have begun to break the criminal law in question.

#### Representative

The lawyer, accountant or other suitably qualified person who has been appointed to act for **you** in accordance with the terms of this section.

#### Territorial limit

- a) For Insured incident 2 – bodily injury, the territorial limit is anywhere in the world.
- b) For all other insured incidents, the territorial limit is the **United Kingdom**.

## Section E - Family legal protection

### Extra conditions

1. **You** must:
  - a. keep to the terms and conditions of this **policy**;
  - b. try to prevent anything happening that may cause a claim;
  - c. take reasonable steps to keep any amount **we** have to pay as low as possible;
  - d. send everything **we** ask for, in writing;
  - e. give **us** full details in writing of any claim as soon as possible and give **us** any information **we** need.
2.
  - a. **We** can take over and conduct in **your** name, any claim or legal proceedings at any time. **We** can negotiate any claim on **your** behalf.
  - b. **You** are free to choose a **representative** (by sending **us** a suitably qualified person's name and address) if:
    - i. **we** agree to start court proceedings and it becomes necessary for a lawyer to represent **your** interests in those proceedings; or
    - ii. there is a conflict of interest.
  - c. In all circumstances except those in 2.b above, **we** are free to choose a **representative**.
  - d. Any **representative** will be appointed by **us** and will represent **you** according to **our** standard terms of appointment. The **representative** must co-operate fully with **us** at all times.
  - e. **We** will have direct contact with the **representative**.
  - f. **You** must co-operate fully with **us** and the **representative** and must keep **us** up to date with the progress of the claim.
  - g. **You** must give the **representative** any instructions that **we** require.
3.
  - a. **You** must tell **us** if anyone offers to settle a claim.
  - b. If **you** do not accept a reasonable offer to settle a claim, **we** may refuse to pay any further **costs and expenses**.
  - c. **We** may decide to pay **you** the amount of damages that **you** are claiming or that is being claimed against **you**, instead of starting or continuing legal proceedings.
4.
  - a. **You** must tell the **representative** to have **costs and expenses** taxed, assessed or audited, if **we** ask for this.
  - b. **You** must take every step to recover **costs and expenses** that **we** have to pay and must pay **us** any **costs and expenses** that are recovered.
5. If an appointed **representative** refuses to continue acting for **you** with good reason or if **you** dismiss an appointed **representative** without good reason, the cover **we** provide will end at once, unless **we** agree to appoint another **representative**.
6. If **you** settle a claim or withdraw it without **our** agreement, or do not give suitable instructions to a **representative**, the cover **we** provide will end at once and **we** will be entitled to reclaim any **costs and expenses** paid by **us**.
7. If there is a disagreement about the way **we** handle a claim that is not resolved through **our** internal complaints procedure, **you** can contact the Financial Ombudsman Service for help.
8. **We** may at **our** discretion require **you** to obtain at **your** expense an opinion from a lawyer, accountant or other suitably qualified person chosen by **you** and **us** as to the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence, **we** will pay the cost of obtaining the opinion.
9. All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be.

## Section E - Family legal protection

### What is covered

**We** agree to provide **you** with the insurance in this section, as long as:

- a. the premium has been paid;
- b. the **date of occurrence** of the insured incident is during the **period of insurance** and within the **territorial limit**;
- c. any legal proceedings will be dealt with by a court, or other body which **we** agree to, in the **territorial limit**; and
- d. for civil claims **we** agree that it is always more likely than not that **you** will recover damages (or obtain any other legal remedy which **we** have agreed to) or make a successful defence.

Anyone claiming under this section must have the agreement of the person named as the insured in the **schedule** to claim.

For all insured incidents **we** will help in appealing or defending an appeal as long as **you** tell **us** within the time limits allowed that **you** want us to appeal. Before **we** pay the **costs and expenses** for appeals, **we** must agree that it is always more likely than not that the appeal will be successful.

If a **representative** is used, **we** will pay the **costs and expenses** incurred for this.

### How much we will pay

The most **we** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £25,000.

### Insured incidents we will cover

Insured incident 1  
- contract disputes

**We** will negotiate for:

1. **your** legal rights in a contractual dispute arising from an agreement or an alleged agreement which **you** have entered into for:
  - a. the buying or hiring in of any goods or services, or
  - b. the selling of any goods,
2. **your** legal rights in a contractual dispute or for misrepresentation arising from an agreement or alleged agreement which **you** have entered into for the buying or selling of **your holiday home**,

provided that the amount in dispute is more than £100.

**We** do not cover any claim relating to the following:

1. A contract regarding **your** profession, business or employment.
2. A lease of less than eight years, or a licence or tenancy of land or buildings. However, **we** do cover a dispute with a professional adviser in connection with the drafting of a lease, licence or tenancy agreement.
3. The settlement payable under an insurance policy.

Insured incident 2  
- bodily injury

**We** will negotiate for **your** legal rights after an event which causes the death of or bodily injury to **you**.

**We** do not cover any claim relating to the following:

1. Any illness or bodily injury which happens gradually or is not caused by a specific or sudden accident.
2. Defending **your** legal rights, but defending a counter-claim is covered.

## Section E - Family legal protection

Insured incident 3  
- property protection

**We** will:

1. negotiate for **your** legal rights in a civil action; and/or
2. arrange mediation;

for a dispute relating to material property (including **your holiday home**), which is owned by **you** or for which **you** are responsible following:

- a. any event which causes or could cause physical damage to such material property, provided that the amount in dispute is more than £100; or
- b. any legal nuisance (meaning any unlawful interference with **your** use or enjoyment of **your holiday home**, or some right over, or in connection with it) or trespass, provided that **you** are responsible for the first £250 of any claim.

**We** do not cover:

1. any claim relating to the following:
  - a. a contract entered into by **you**.
  - b. any building or land other than **your holiday home**.
  - c. someone legally taking **your holiday home** from **you**, whether **you** are offered money or not, or restrictions or controls placed on **your holiday home** by any government or public or local authority unless the claim is for accidental physical damage.
  - d. work done by any government or public or local authority unless the claim is for accidental physical damage.
  - e. mining subsidence.
2. Defending a claim relating to an event that causes or could cause physical damage to material property, but defending a counter claim is covered.

Insured incident 4  
- legal defence

**We** will defend **your** legal rights if an event leads to **your** prosecution for an offence connected with the use or driving of a motor vehicle.

**We** do not cover any claim relating to the following:

1. Parking offences.
2. The driving of a motor vehicle by **you** for which **you** do not have valid motor insurance.

**What is not covered** **We** do not cover the following.

1. Any incident or matter arising before the start of this **policy**.
2. Any **costs and expenses** incurred before our written acceptance of a claim.
3. Fines, penalties, compensation or damages which **you** are ordered to pay by a court or other authority.
4. Any incident intentionally brought about by **you**.
5. Any claim relating to **your** alleged dishonesty or alleged violent behaviour.
6. Any claim relating to written or verbal remarks which damage **your** reputation.
7. A dispute with **us** not otherwise dealt with under Condition 7 above.
8. Judicial review.
9. Any legal action **you** take which **we** or the **representative** have not agreed to, or where **you** do anything that hinders **us** or the **representative**.
10. Any claim caused by, contributed to by or arising from pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

## Helpline services

**We** provide these services 24 hours a day, seven days a week during the **period of insurance**. All helplines apply to the **United Kingdom** unless otherwise stated. To help **us** check and improve **our** service standards, **we** record all calls, other than for the Health and medical and counselling services.

When phoning, please tell **us your** policy number. Please do not phone **us** to report a general insurance claim.

EuroLaw legal advice service

**We** will give **you** confidential legal advice over the phone on any personal legal problem, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

Tax advice service

**We** will give **you** confidential legal advice over the phone on personal tax matters.

Health and medical information service

**We** will give **you** advice on how to improve diet and fitness, and on travel, health and sports injuries. Information is available on diseases and medical conditions, medication, hospital consultants and services. This service aims to complement the care received from a GP or related health professional but is not a substitute, and advisers cannot diagnose or give 'second opinions'.

For the following four assistance services, you will be responsible for paying the costs for the help provided.

Veterinary assistance service

If **your** pet is injured, **we** can help find a vet who can offer treatment.

Childcare assistance service

**We** will arrange help following an emergency (such as illness or injury to **you**) if a regular childminder cannot attend or **you** have to leave children at home unexpectedly.

Home assistance

**We** will arrange assistance following an emergency (such as illness or injury to you) when help is needed to run the home. **We** can help find cleaning staff, au pairs and housekeepers.

**TO CONTACT ANY OF THE ABOVE HELPLINE SERVICES,  
PLEASE PHONE: 0800 731 3548**

Counselling

**We** will provide **you** with a confidential counselling service over the phone including, where appropriate, onward referral to relevant voluntary or professional services.

**TO CONTACT THE COUNSELLING HELPLINE, PLEASE PHONE: 0117 934 2121**

**We** will not accept responsibility if the Helpline Services are unavailable for reasons beyond **our** control.

## Complaints procedure

If **you** have a complaint about any part of this insurance (other than the 'family legal protection' section), please contact Hiscox Customer Services:

Telephone: 0845 330 0505

Hiscox Customer Services  
PO Box 5734  
Southend-on-Sea  
Essex SS1 2ZD

If **you** have a complaint about section E - Family legal protection, please contact the Customer Relations Department of DAS Legal Expenses Insurance Company Limited in accordance with the provisions of section E.

If **you** are not satisfied with the way **your** complaint has been dealt with, **you** can ask the Financial Ombudsman Service to review **your** case without affecting **your** legal rights. The address is:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

Telephone: 0845 080 1800

If **you** contact **us**, DAS or the Financial Ombudsman Service, please quote the policy number shown in the **schedule**.





For training and quality control purposes, telephone calls may be monitored or recorded.  
Hiscox Syndicates Ltd, Hiscox Insurance Company Ltd and Hiscox Underwriting Ltd are  
authorised and regulated by the Financial Services Authority.

6851 06/09



**Mixed Sources**  
Product group from well-managed  
forests and other controlled sources

---

Cert no. SA-COC-001888  
www.fsc.org  
© 1996 Forest Stewardship Council



**Hiscox** 1 Great St Helen's London EC3A 6HX  
**T** +44 (0)870 084 3777 **E** customerservices@hiscox.com

[www.hiscox.com](http://www.hiscox.com)