



HOME INSURANCE

Policy Document

Important: Please read and keep safe

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HOME INSURANCE

Welcome

Thank **you** for choosing 3XD Limited for **your Home** Insurance.

This **policy** document, **your schedule** and any **endorsements** applying to **your policy** make up **your** insurance documents. **You** should keep these documents in a safe place.

Please ensure that:

- **You** are clear which sections of cover **you** have included, the details of which are shown on **your schedule**.
- **You** understand what each section covers and the restrictions and exclusions.
- **You** are clear of what **your** responsibilities are under this **policy** as a whole.

The insurance relates only to those sections of this **policy** that are shown on the **schedule** as being included.

This **policy** is a legally binding contract of insurance between **you** and **us**. This contract does not give or intend to give rights to anyone else. No one else has the right to enforce any part of this contract.

When drawing up this contract, **we** have relied on the information and statements that **you** have provided in the **proposal**.

The insurance **administrator** is 3XD Limited who administer **your policy** on behalf of **us**. Please contact the **administrator** immediately if **you** have any queries about any aspect of this **policy**.

Important Numbers

If **you** need any more information about the administration of **your policy**, please call 0333 242 5110 (lines are open 9am to 5pm, Monday to Friday).

Summary of Cover

Please note; this is only a summary of cover. Please refer to relevant sections for full conditions.

BUILDINGS INSURANCE (if selected)	COVER LIMIT (the most we will pay you)
Sum insured	The amount shown on your schedule
Accidental damage to glass/ sanitary ware etc	Included as standard
Accidental damage to underground drains etc	Included as standard
Damage by emergency services	Included as standard
Property owners' liability	£2,000,000
Alternative accommodation	20% of the sum insured
Tracing the source of escaped water/oil	£5,000
Escape of metered water charges	£1,500
Replacing locks - loss/theft of keys	£750

CONTENTS INSURANCE (if selected)	COVER LIMIT (the most we will pay you)
Sum insured	The amount shown on your schedule
Accidental damage to glass/mirrors etc	Included as standard
Accidental damage electronic equipment	Included as standard
Damage by emergency services	Included as standard
Liability for domestic staff	£5,000,000
Property owners' liability	£2,000,000
Valuable items	20% of the sum insured
Alternative accommodation	20% of the sum insured
Contents removed from the home	10% of the sum insured
Special events contents increase	10% of the sum insured
Business equipment	£4,000
Student cover	£4,000
Theft from an outbuilding	£2,000
Escape of metered water	£1,500
Title deeds	£1,500
Credit cards	£1,000
Replacing locks - loss/theft of keys	£750
Plants	£500
Property in the open (garden)	£500
Freezer contents	£300
Money	£300

ACCIDENTAL DAMAGE TO BUILDINGS (if selected)	COVER LIMIT (the most we will pay you)
Sum insured	The amount shown on your schedule

ACCIDENTAL DAMAGE TO CONTENTS (if selected)	COVER LIMIT (the most we will pay you)
Sum insured	The amount shown on your schedule

PERSONAL BELONGINGS (if selected)	COVER LIMIT (the most we will pay you)
Sum insured	The amount shown on your schedule

Definitions

Throughout this **policy** there are special words shown in **bold type**. Wherever **we** use these words in this **policy** they will always have the following meanings:

Accidental Damage

Visible damage caused by an event which was unexpected, not intended or designed.

Act of Terrorism

Any act(s) of any person(s) or organisation(s) involving:

- the causing, occasioning or threatening of harm of whatever nature and by whatever means; or
- putting the public or any section of the public in fear, in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

Administrator

3XD Limited.

3XD Limited (Registered number: 5729788) is registered in England at 7th Floor, Corn Exchange, 55 Mark Lane, London EC3R 7NE.

3XD Limited is authorised and regulated by the Financial Conduct Authority. **You** can check these details at www.fca.org.uk or by calling them on 0800 111 6768.

Buildings

Your home and its decorations, fixtures and fittings attached to **your home, sanitary ware**, fixed glass including double glazing, permanently installed swimming pools, hot tubs, hard tennis courts, drives, patios, paved terraces, paths, walls, fences, hedges and gates, fixed domestic water installations, septic tanks, pipes, cables and fixed domestic central heating oil tanks.

Business Equipment

Computers, printers, scanners and their accessories, office furniture, photocopiers, fax machines and phone equipment (but not mobile phones) in **your home**, other than equipment belonging to **your** employer.

Contents

Household goods and **personal belongings**, within the **home** which are **your** property or for which **you** are legally responsible.

Contents includes

- tenant's fixtures and fittings;
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**;
- property in the open but within the grounds of **your home** up to £500 in total;
- **business equipment** up to £4,000 in total;
- **money** up to £300 in total;
- **credit cards** up to £1,000 in total;
- mobile telephones up to £250 in total;
- deeds and registered bonds and other personal documents up to £1,500 in total;
- **valuables** up to 20% of the **sum insured** for **contents** within the **home** subject to a limit of £2,000 for any one item unless stated otherwise in the **schedule** or the specification(s) attached to the **schedule**;
- domestic oil in fixed fuel tanks up to £1,000; and
- plants in **your** garden up to £500.

Contents does not include

- motor vehicles (other than domestic garden machinery, mobility scooters or wheelchairs), aircraft (including model aircraft, gliders, hang-gliders, microlights and drones), caravans, trailers, watercraft or their parts and accessories;
- any living creature;
- any part of the **buildings**;
- mobile telephones insured under another insurance policy;
- any item used for **your** trade or profession (other than **business equipment**); or
- any item insured under any other insurance policy.

Credit Cards

Credit cards, charge cards, debit cards, bankers cards and cash dispenser cards in **your** name and for which **you** are responsible for which are not held for business purposes.

Domestic Staff

Any staff that live in **your home** and are employed by **you** or any **residents** in connection with the ownership or occupation of **your home**.

Endorsement

A change in the terms and conditions of this **policy** as shown on **your schedule**.

Excess

The amount payable by **you** as the first part of each separate claim under this **policy**.

Heave

Upward movement of the ground beneath the **buildings** as a result of the soil expanding.

Home

Your private dwelling of **standard construction**, any associated domestic outbuilding and garages at the risk address shown on **your schedule**.

Landslip

Downward movement of sloping ground.

Money

Current legal tender, cheques, postal orders, money orders, postage stamps not forming part of a stamp collection, savings stamps, saving certificates, travellers cheques, travel tickets, premium bonds, luncheon vouchers, gift tokens, annual sports or entertainment tickets and phone cards which belong to **you** and are not used for business purposes.

Payment Option

You can select to pay for **your policy** by either twelve monthly direct debits or one annual direct debit.

Period of Insurance

The time for which this insurance is in force as shown on **your schedule**.

Personal Belongings

Luggage, clothing, furs, mobile telephones, spectacles, musical instruments, sports equipment, pedal cycles, guns, **money**, **credit cards**, keys and other items which are normally worn or carried about the person and all of which belong to **you**.

Policy

The statement of cover provided in this document, **your schedule** and any **endorsements**.

Policy Administration Fee

The amount charged by the **administrator** for administering **your policy**. The **policy administration fee** is confirmed within the breakdown on **your schedule**.

Policy payment

This is the **premium** and **policy administration fee**.

Premium	This is the annual amount you have to pay for the next period of insurance . We will either collect one twelfth of the annual amount by direct debit on the same date each month, or collect the annual amount in full depending on the payment option you selected.
Proposal	The application form you completed and any other information you have given to us including information provided in writing, verbally or electronically.
Residents	Your partner and children and any other person permanently living with you , but excluding tenants.
Sanitary Ware	Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, splashbacks, baths and bath panels.
Schedule	The document we send you that confirms your details, details of your home and the type of cover you have selected under this policy .
Settlement	Downward movement as a result of the soil being compressed by the weight of the buildings within 10 years of construction.
Standard Construction	Built of brick, stone or concrete with a tile, slate, asphalt, metal or concrete roof (with no more than 25% of the roof being flat).
Start Date	The date on which your insurance commences as shown on your schedule .
Storm	Strong winds of 47 mph or more, sometimes accompanied by rain, hail or snow and/or heavy rain (in excess of 25mm or more over an hour period or a proportionate amount over a shorter time).
Subsidence	Downward movement of the ground beneath the buildings other than by settlement .
Sum Insured	The most we will pay for any number of claims caused by one incident as shown on your schedule .
United Kingdom	England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.
Unfurnished	Not furnished enough for you to live in.
Unoccupied	Not lived in by you or anyone else with your permission.
Valuables	Stamp, coin or medal collections, antiques, collectables, pictures, other works of art, items of gold, silver or other precious metals, jewellery, watches and furs which belong to you or for which you are legally responsible.
We/Us/Our	The insurer shown on your schedule .
You	The person or persons named on the schedule , any residents and domestic staff .
Your	Belonging to you or for which you are responsible.

Buildings Cover

Your schedule will show whether this section applies.

The **sum insured** for **buildings** is shown on **your schedule**.

What is covered:		What is not covered:
1.	Loss or damage to your buildings caused by any of the following events:	
(a)	Fire, smoke, explosion, lightning or earthquake.	The excess as shown on your schedule .
(b)	Storm , hail or weight of snow.	The excess as shown on your schedule . Loss or damage caused by frost. Loss or damage to central heating oil tanks in the open, swimming pools, hot tubs, tennis courts, drives, patios, paved terraces, paths, fences, hedges and gates.
(c)	Flood	The excess as shown on your schedule . Loss or damage to central heating oil tanks in the open, swimming pools, hot tubs, tennis courts, drives, patios, paved terraces, paths, fences, hedges and gates. Loss or damage caused by subsidence, heave or landslip .
(d)	Escape of water from and frost damage to washing machines, dishwashers, fixed water tanks, apparatus and pipes.	The excess as shown on your schedule . The additional compulsory excess of £250. Loss or damage occurring after your home has been left unoccupied for more than 30 consecutive days. Loss or damage whilst your home is unfurnished . Loss or damage caused by failure or lack of sealant and/or grout. Loss or damage caused by subsidence, heave or landslip .
(e)	Escape of oil from a fixed domestic central heating oil tank.	The excess as shown on your schedule . The additional compulsory excess of £250. Loss or damage occurring after your home has been left unoccupied for more than 30 consecutive days. Loss or damage whilst your home is unfurnished .

What is covered:		What is not covered:
(f)	Theft or attempted theft.	The excess as shown on your schedule. Loss or damage occurring after your home has been left unoccupied for more than 30 consecutive days. Loss or damage whilst your home is unfurnished. Loss or damage caused by anyone who is lawfully in or within the grounds of your home. Loss or damage whilst your home or any part of it is lent, let, sub-let or occupied by anyone other than you or any residents except where force and violence has been used to gain entry or exit.
(g)	Collision or impact by: - any vehicle or animal; or - aircraft and other flying devices or items dropped from them.	The excess as shown on your schedule. Loss or damage to fences, hedges and gates. Loss or damage caused by your pets.
(h)	Falling trees, branches, telegraph poles or lampposts.	The excess as shown on your schedule. Loss or damage to fences, hedges and gates. Loss or damage caused by felling or lopping of trees or branches. The cost of removal of trees, branches, telegraph poles or lampposts unless the buildings have been damaged by the fall.
(i)	Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts.	The excess as shown on your schedule. Loss or damage to the radio and television aerials, fixed satellite dishes, their fittings and masts themselves.
(j)	Riot, violent disorder, civil commotion, labour and political disturbances or strikes.	The excess as shown on your schedule. Loss or damage occurring after your home has been left unoccupied for more than 30 consecutive days. Loss or damage whilst your home is unfurnished.

What is covered:	What is not covered:
(k) Malicious damage or vandalism.	The excess as shown on your schedule. Loss or damage occurring after your home has been left unoccupied for more than 30 consecutive days. Loss or damage whilst your home is unfurnished. Loss or damage caused by anyone lawfully in or within the grounds of your home.
(l) Subsidence or heave of the site upon which your home stands or landslip .	The excess as shown on your schedule. The additional compulsory excess of £1,000. Loss or damage to domestic fixed fuel central heating oil tanks, swimming pools, hot tubs, tennis courts, drives, patios, paved terraces, walls, fences and gates unless your home is damaged at the same time and by the same cause. Loss or damage to solid floors unless the walls of your home are damaged at the same time and by the same cause. Loss or damage arising from faulty workmanship or use of defective materials. Loss or damage caused by coastal or river bank erosion. Loss or damage caused while the buildings are undergoing any demolition, structural alteration, structural repair or extension. Loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law.
2. Expenses in restoring the damage to your buildings which we have agreed in writing for: • architects, surveyors, consulting engineers and legal fees; • clearing debris, propping up, demolishing buildings or making them safe; and • complying with Government or local authority requirements.	The excess as shown on your schedule. Fees for preparing any claim. Any costs of complying with government or local authority requirements that have been served on you before the loss or damage.

What is covered:		What is not covered:
3.	Any loss of rent due to you which you are unable to recover or additional costs of alternative accommodation, substantially the same as your existing accommodation, which you have to pay for while the home cannot be lived in following loss or damage which is covered under the buildings section.	Any amount more than 20% of the sum insured . More than 24 months in any one period of insurance . Any loss of rent or accommodation expense after your home is restored to its normal condition.
4.	The cost of repairing accidental damage to fixed glass and double glazing (including the cost of replacing frames), sanitary ware , solar panels and ceramic hobs, which form part of the buildings .	The excess as shown on your schedule . Loss or damage whilst your home is unfurnished . Loss or damage occurring after your home has been left unoccupied for more than 30 consecutive days.
5.	The cost of repairing accidental damage to underground drains, pipes, sewer pipes, cables and tanks providing service to and from your home and for which you are responsible. The cost of breaking and repairing a pipe between your home and the main sewer if normal methods of releasing a blockage are unsuccessful.	The excess as shown on your schedule .
6.	Costs you have to pay for replacing locks to safes, alarms and outside doors in your home following theft or loss of your keys.	The excess as shown on your schedule . More than £750. If you claim under both the buildings and contents sections of your policy , we will not pay more than £750 in total.
7.	Increased domestic metered water charges you have to pay following an escape of water which gives rise to an accepted claim under section 1 (d) of your buildings cover.	More than £1,500 in any one period of insurance . If you claim under both the buildings and contents sections of your policy , we will not pay more than £1,500 in total.
8.	The cost of tracing the source of any escape of water or oil from fixed water tanks or pipes or domestic oil fired central heating installation, which you are legally responsible for.	The excess as shown on your schedule . More than £5,000 in any one period of insurance .
9.	Any purchaser of your home will have the benefit of the buildings section of your policy between exchange of contracts and completion of the sale of your home , subject to the normal restrictions shown in this policy .	The excess as shown on your schedule . Any loss or damage insured under another insurance policy.
10.	Damage due to the emergency services having to access your home to deal with an emergency: The cost of damage to your buildings.	The excess as shown on your schedule . Loss or damage occurring after your home has been left unoccupied .

	• The cost of damage to your garden items (including re-landscaping costs).	
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Liability Insurance included with Buildings Cover

This section applies if **your schedule** shows **you** have elected to take **buildings** cover.

The **sum insured** for liability under the **buildings** section is £2,000,000 for any claim or series of claims from one incident plus any costs and expenses **we** have agreed in writing.

What is covered:		What is not covered:
1.	Any amounts which you (or your personal representatives in the event of your death) become legally liable to pay for liability arising out of the ownership of your home from • bodily injury; or • damage to property; caused by an accident happening at your home during the period of insurance.	Any bodily injury to you, any residents or your domestic staff. Any damage to property owned or in the charge or control of you, any residents or your domestic staff. Any agreement or contract made by you unless you would have been legally liable anyway. Any liability arising from any trade or business activity. Any liability arising from owning lifts (excluding stair lifts) or any vehicles (other than domestic garden machinery, mobility scooters or wheelchairs). Any liability arising from you owning animals other than domestic cats, dogs and horses. Any liability arising from you owning dangerous dogs specified under the Dangerous Dogs Acts 1991, the Dangerous Dogs (Amendment) 1997, the Dangerous Dogs (Northern Ireland) Order 1991, the Control of Dogs (Scotland) Act 2010 or any amending legislation. Any liability arising out of any criminal or violent acts to another person or property.
2.	Any amounts you become legally liable to pay, during the period of insurance, under section 3 of the Defective Premises Act 1972 or article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any home previously owned and occupied by you.	Any liability you can recover from any other insurance. The cost of repairing any fault or alleged fault. Liability arising more than seven years after the expiry or cancellation of the buildings section of this policy.

Accidental Damage to Buildings Cover

Your schedule will show whether this addition to **your buildings** cover applies.

What is covered:		What is not covered:
1.	Accidental damage to buildings.	The excess as shown on your schedule. Loss or damage occurring after your home has been left unoccupied for more than 30 consecutive days. The cost of general maintenance. Damage caused by or arising from mechanical or electrical faults or breakdown. Loss or damage caused by infestation, vermin, corrosion, damp, wet or dry rot, mould or frost. Damage while your home is being altered, repaired, cleaned, maintained or extended. Damage caused by faulty workmanship or design or the use of defective materials. Loss or damage caused by settlement, or the buildings moving, shrinking, collapsing or cracking. Loss or damage caused by a paying guest or tenant. Loss or damage caused by chewing, scratching, tearing, fouling or urinating by your pets. Loss or damage caused by dampness, extremes of temperature or exposure to light. Loss or damage to swimming pools, hot tubs, tennis courts, drives, patios, paved terraces, walls, fences, gates and fuel tanks.

Contents Cover

Your schedule will show whether this section applies.

The **sum insured** for **contents** is shown on **your schedule**. **We** will increase the amount of **your contents** cover by a further 10% to cover wedding and other gifts for one month before and one month after a wedding, birthday, religious or other celebration.

The most **you** can claim for any individual item is £5,000 unless the item is specified on **your schedule**. **We** may require a receipt, original valuation or proof of purchase for any item that exceeds £500 in value in the event of a claim.

What is covered:		What is not covered:
1.	Loss or damage to your contents caused by any of the following events:	
(a)	Fire, smoke, explosion, lightning or earthquake.	The excess as shown on your schedule .
(b)	Storm , hail or weight of snow.	The excess as shown on your schedule . Loss or damage to contents left in the open.
(c)	Flood	The excess as shown on your schedule . Loss or damage to contents left in the open.
(d)	Escape of water from washing machines, dishwashers, fixed water tanks, apparatus or pipes.	The excess as shown on your schedule . The additional compulsory excess of £250. Loss or damage occurring after your home has been left unoccupied for more than 30 consecutive days. Loss or damage caused by failure or lack of sealant and/or grout. Loss or damage whilst your home is unfurnished .
(e)	Escape of oil from a domestic fixed oil-fired central heating installation.	The excess as shown on your schedule . The additional compulsory excess of £250. Loss or damage occurring after your home has been left unoccupied for more than 30 consecutive days. Loss or damage whilst your home is unfurnished . Loss or damage to the appliance from which the oil escapes.

What is covered:		What is not covered:
(f)	Theft or attempted theft.	The excess as shown on your schedule. More than £2,000 for items that are in a garage or outbuilding. Loss or damage occurring after your home has been left unoccupied for more than 30 consecutive days. Loss or damage whilst your home is unfurnished. Loss of money unless entry is gained to your home by forcible and violent means. Loss or damage caused by anyone lawfully in or within the grounds of your home. Loss or damage whilst the buildings or any part of them are lent, let, sub let or occupied by anyone other than you or any residents except where force and violence are used to gain entry or exit.
(g)	Collision or impact by: - any vehicle or animal; or - aircraft and other flying devices or items dropped from them.	The excess as shown on your schedule. Loss or damage caused by your pets.
(h)	Falling trees, branches, aerials, aerial fittings, telegraph poles or lampposts.	The excess as shown on your schedule. Loss of damage caused by felling or lopping of trees or branches.
(i)	Riot, violent disorder, civil commotion, labour and political disturbances or strikes.	The excess as shown on your schedule .
(j)	Malicious damage or vandalism.	The excess as shown on your schedule. Loss or damage occurring after your home has been left unoccupied for more than 30 consecutive days. Loss or damage whilst your home is unfurnished. Loss or damage caused by anyone lawfully in or within the grounds of your home.

What is covered:		What is not covered:
(k)	Subsidence or heave of the site upon which your home stands or landslip .	The excess as shown on your schedule. The additional compulsory excess of £1,000. Loss or damage resulting from the movement of solid floors unless the walls of your home are damaged at the same time and by the same cause. Loss or damage caused by faulty workmanship or use of defective materials. Loss or damage caused by coastal or river bank erosion. Loss or damage caused while the buildings are undergoing any demolition, structural alteration, structural repair or extension. Loss or damage that but for the existence of this insurance would be covered under any contract or a guarantee or by law.
2.	Loss or damage to your contents anywhere in the United Kingdom whilst temporarily removed from your home caused by:	
(a)	Theft or attempted theft from a private dwelling where you are working, any occupied private dwelling where you are temporarily living or any bank or safe deposit.	The excess as shown on your schedule. Any amount more than 10% of the sum insured. Contents insured under another insurance policy. Contents removed for sale or exhibition or to furniture depositories. Contents removed because of the sale or letting of your home. Contents during removal. Valuables. Money or credit cards. Pedal cycles. Contents removed for more than 30 consecutive days.

What is covered:		What is not covered:
3.	Loss or damage to your contents anywhere in the United Kingdom removed by a resident who is studying away from home caused by:	
(a)	Theft or attempted theft from temporary accommodation whilst studying.	The excess as shown on your schedule. More than £4,000. Contents insured under another insurance policy. Contents during removal. Valuables. Money or credit cards. Pedal cycles. Loss or damage unless the loss or damage is caused by a violent and forcible entry.
4.	Costs you have to pay for replacing locks to safes, alarms and outside doors in your home following theft or loss of your keys.	The excess as shown on your schedule. More than £750. If you claim under both the buildings and contents sections of your policy, we will not pay more than £750 in total.
5.	The cost of replacing your food in your fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes.	The excess as shown on your schedule. More than £300. Loss or damage not caused by a change in temperature as a result of damage to or a fault in the freezer or failure of the electricity supply to the freezer or escape of refrigerant fumes. Loss or damage caused by a deliberate act of any public electricity supply authority. Loss or damage caused by your wilful act of negligence or the continued use of faulty apparatus. Loss or damage occurring after your home has been left unoccupied for more than 30 consecutive days. Loss of food insured under another insurance policy.
6.	Costs of using other accommodation, substantially the same as your existing accommodation, which you have to pay for if the home cannot be lived in following loss or damage which is covered by an insured event.	Any amount more than 20% of the sum insured. More than 24 months in any one period of insurance. Any expense after your home is restored to its normal condition.

What is covered:		What is not covered:
7.	Accidental damage to televisions, satellite decoders, audio and video equipment, DVD players, radios, home computers, laptops and business equipment which belong to you and are situated in your home.	The excess as shown on your schedule. Damage or deterioration caused in the process of cleaning, repair, renovation or dismantling. Damage to tapes, records, cassettes, discs or computer software. Mechanical or electrical faults or breakdown. Loss or damage occurring after your home has been left unoccupied for more than 30 consecutive days. Loss or damage whilst your home is unfurnished.
8.	Accidental damage to any of the following items that form an integral part of your home: • Fixed glass in furniture and glass in mirrors. • Ceramic hobs or tops in freestanding kitchen appliances.	The excess as shown on your schedule. Loss or damage occurring after your home has been left unoccupied. Loss or damage caused by scratching or denting. Loss or damage if you have already made a claim under buildings for the same cause.
9.	Increased domestic metered water charges you have to pay following an escape of water which gives rise to an accepted claim under section 1 (d) of your contents cover.	More than £1,500 in any one period of insurance. If you claim under both the buildings and contents sections of your policy, we will not pay more than £1,500 in total.
10.	Your legal liability as a tenant for loss or damage to your landlord's fixtures and fittings caused by an event insured under the buildings aspect of this policy.	The excess as shown on your schedule. Any amount more than 10% of the contents sum insured. Loss or damage caused by subsidence, heave or landslip. Loss or damage caused by riot, violent disorder, civil commotion, labour and political disturbances or strikes. Loss or damage caused by malicious damage or vandalism. Loss or damage whilst your home is unfurnished.
11.	The cost of damage to your contents due to the emergency services having to access your home to deal with an emergency.	The excess as shown on your schedule. Loss or damage occurring after your home has been left unoccupied.

Liability Insurance included with Contents Cover

This section applies if **your schedule** shows **you** have elected to take **contents** cover.

The **sum insured** for liability under the **contents** section is £2,000,000 for any claim or series of claims from one incident plus any costs and expenses **we** have agreed in writing.

What is covered:	What is not covered:
1. Any amounts which you (or your personal representatives in the event of your death) become legally liable to pay for liability arising as occupier of your home from • bodily injury; or • damage to property caused by an accident happening at your home during the period of insurance. Any amounts which you as a private individual become legally liable to pay as damages for • bodily injury; or • damage to property caused by an accident happening anywhere in the world during the period of insurance.	Any bodily injury to you, any residents or your domestic staff. Any damage to property owned or in the charge or control of you, any residents or your domestic staff. Any agreement or contract made by you unless you would have been legally liable anyway. Any liability arising in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the period of insurance. Any liability arising from any trade or business activity. Any liability arising from ownership, use or possession of any lift (other than stair lifts), caravan, aircraft (including model aircraft, gliders, hang-gliders, microlights and drones) or watercraft including jetskis (other than hand propelled watercraft). Any liability arising from ownership, use or possession of any mechanically propelled or assisted vehicle (other than domestic garden machinery, mobility scooters or wheelchairs). Any liability arising from ownership, use or possession of any firearms other than properly licensed shotguns. Any liability arising from you owning animals other than domestic cats, dogs and horses. Any liability arising from you owning dangerous dogs specified under the Dangerous Dogs Acts 1991, the Dangerous Dogs (Amendment) 1997, the Dangerous Dogs (Northern Ireland) Order 1991, the Control of Dogs (Scotland) Act 2010 or any amending legislation. Any liability arising out of any criminal or violent acts to another person or property. Any claim or other proceedings against you or any residents lodged in a court outside the United Kingdom.

What is covered:		What is not covered:
2.	Any amounts you become legally liable to pay, during the period of insurance , under section 3 of the Defective Premises Act 1972 or article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any home previously owned and occupied by you .	Any liability you can recover from any other insurance. The cost of repairing any fault or alleged fault.
3.	All amounts which you have been awarded in courts within the United Kingdom which have not been paid to you within three months of the date of the award providing that the debtor would have been entitled to claim from us had he been insured by this insurance.	Any judgement subject to a pending appeal. Any liability if the debtor is you , any residents or domestic staff . More than £100,000.

Accidents to Domestic Staff

This section applies if **your schedule** shows **you** have elected to take **contents** cover.

The **sum insured** for accidents to **domestic staff** is £5,000,000 for any claim or series of claims from one incident plus any costs and expenses **we** have agreed in writing.

What is covered:		What is not covered:
1.	Any amounts which you become legally liable to pay including costs and expenses which we have agreed in writing, for bodily injury by accident happening during the period of insurance anywhere in the world to your domestic staff .	The excess as shown on your schedule. Any liability for which compulsory insurance or security is required by any road traffic legislation. Any bodily injury from any communicable disease or condition. Any claim or other proceedings against you or any residents lodged or prosecuted in a court outside the United Kingdom. Any agreement unless you would have been liable had the agreement not been made.

Accidental Damage to Contents Cover

Your schedule will show whether this addition to **your contents** cover applies.

The most **you** can claim for any individual item is £5,000 unless the item is specified on **your schedule**. **We** may require a receipt, original valuation or proof of purchase for any item that exceeds £500 in value in the event of a claim.

What is covered:		What is not covered:
1.	Accidental damage to your contents within your home .	The excess as shown on your schedule. Loss or damage or any proportion of damage which we specifically exclude elsewhere under the contents section. Loss or damage occurring after your home has been left unoccupied for more than 30 consecutive days. Loss or damage whilst your home is unfurnished. Loss or damage if the buildings are lent, let or sub-let in whole or in part. Money, credit cards, documents or stamps. Loss or damage to contact, corneal or micro corneal lenses or hearing aids. Damage to sports equipment whilst in use. Damage to pedal cycles. Damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon. Loss or damage caused by chewing, tearing, scratching or fouling by your pets. Loss or damage caused by insects, vermin, corrosion, damp, wet or dry rot, mould or frost. Loss or damage arising out of faulty design, workmanship or materials. Damage from mechanical or electrical faults or breakdown. Loss or damage caused by chewing, scratching, tearing, fouling or urinating by your pets. Damage caused by dampness, extremes of temperature and exposure to light.

Personal Belongings Cover

Your schedule will show whether this addition to **your contents** cover applies and how much **you** have chosen to insure **your personal belongings** for.

The most **you** can claim for any **valuables** is £1,500 unless the item is specified on **your schedule**. **We** may require a receipt, original valuation or proof of purchase for any **valuables** in the event of a claim.

We may require a receipt, original valuation or proof of purchase for any item that exceeds £500 in value in the event of a claim.

This section applies for items lost or damaged in **your home** or anywhere in the **United Kingdom**. **You** are also covered during travel elsewhere in the world up to a maximum of 60 days during any **period of insurance**.

This section does not apply to items left in a motor vehicle unless the items are in a locked boot, concealed luggage compartment or glove compartment. The most **you** can claim for items left in a motor vehicle is £1,000.

What is covered:		What is not covered:
1.	Loss or damage to luggage, clothing or furs.	The excess as shown on your schedule . Any damage or deterioration of any article caused by dyeing, cleaning, repair or renovation.
2.	Loss or damage to mobile telephones.	The excess as shown on your schedule . More than £250 for any one item. Mobile telephones insured under another insurance policy.
3.	Loss or damage to spectacles and hearing aids.	The excess as shown on your schedule . More than £250 for any one item. Contact, corneal or micro corneal lenses.
4.	Loss or damage to musical instruments.	The excess as shown on your schedule . More than £500. Breakage of strings, reeds or drum heads or leads. Any loss or damage caused by cleaning, repairing or atmospheric conditions. Loss or damage whilst in transit unless placed in a purpose built protective container. Any item used for your trade or profession.

What is covered:		What is not covered:
5.	Loss or damage to sports equipment.	The excess as shown on your schedule. Camping equipment. Vehicles, watercraft or aircraft (including model aircraft, gliders, hang-gliders, microlights and drones). Damage whilst in use. Diving equipment left in an unattended motor vehicle or unattended boat or vessel. Any item used for your trade or profession.
6.	Loss or damage to pedal cycles.	The excess as shown on your schedule. More than £500 for any one item. Loss or damage to tyres, lamps or accessories unless the pedal cycle is stolen or damaged at the same time. Damage from electrical or mechanical faults or breakdown. Loss or damage while the cycle is used for racing or pacemaking or is let out on hire or is used other than for private purposes. Theft by fraudulent means. Theft unless the pedal cycle was locked to an immovable object or kept in a locked building at the time of the theft. Theft where the pedal cycle was left in a public place overnight. Any item used for your trade or profession.
7.	Loss or damage to guns.	The excess as shown on your schedule. Loss or damage to guns caused by rusting or bursting of barrels.
8.	Theft or accidental loss of money or any amounts which you become legally liable to pay as a result of unauthorised use following loss or theft of your credit card(s) provided that: • within 24 hours of you discovering any such loss or theft, you have notified the police or border authorities and, in the case of credit card(s), the card issuing company; and • you have complied with all other conditions of your credit card provider(s).	The excess as shown on your schedule. More than £250 in respect of money or more than £1,000 in respect of credit cards. Theft not reported to the police within 24 hours of discovery. Theft insured under another insurance policy.

What is covered:		What is not covered:
9.	Loss or damage to other items of personal use that belong to you and that you normally carry with you .	The excess as shown on your schedule. Theft or disappearance of valuables from baggage unless such baggage is carried by hand and under your personal supervision. Any amount over £2,000 for valuables in respect of theft from hotel or motel rooms during your absence from such rooms.

General Conditions

These conditions apply to all sections of this **policy**.

- **You** must complete **your proposal** for this **policy** in full, truthfully, accurately and to the best of **your** knowledge.
- **You** must take all reasonable steps to prevent loss, damage or accident, and **you** must keep the **buildings** in a good state of repair.
- **You** must tell the **administrator** within 14 days if:
 - Work is due to be done to the **buildings** which is not routine repair, maintenance or decoration. For example, any structural alteration or extension to the **buildings**,
 - **You** wish to make any change of people insured or to be insured,
 - **You** know of any change that may result in an amendment to the amounts insured or the limits that are shown in **your schedule**,
 - There is to be any change to the use of the **home**. For example if the **buildings** are to be lent, let, sub-let, or used for business purposes (other than occasional clerical work),
 - There is to be any change to the occupancy of the **buildings**. For example, if the **buildings** are to stop being **your** permanent residence or are to be **unoccupied** for any continuous period exceeding 30 days,
 - Any member of **your** household or any person to be insured by this **policy** is convicted of a criminal offence (other than motoring offences).

When **we** are notified of a change, **we** will tell **you** whether this affects **your policy**. For example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or a revised **policy payment** being applied to **your policy**. If **we** are not able to accept the change and it becomes necessary to cancel this insurance, **we** will do so as described within the cancellation conditions contained within this **policy**.

- **We** are not liable to pay any claim under this **policy** unless **you** have done everything that is required by the terms of this **policy**.
- The rights of the bank or building society who provided **your** mortgage will not be affected by anything **you** do to increase the risk of loss or damage to **your home** provided they were unaware of such action. The bank or building society must notify **us** in writing when they become aware of any increased risk. In this event **we** may increase **your policy payment**.
- All matters in respect of this **policy** (except for the handling of claims) are handled on **our** behalf by the **administrator**.
- If, at any time, any provision or part of this **policy** becomes invalid, illegal or unenforceable, the remaining parts and provisions continue in full force and effect.

Financial Sanctions

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this **policy** to the extent that the provision of such cover, indemnity, payment or other benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the **United Kingdom**. If any such resolution, sanction, law or regulation takes effect during the **period of insurance**, **we** may cancel this **policy** immediately by giving **you** written notice at **your** last known address.

Misrepresentation

If **you** or anyone representing **you**:

- Provides **us** with misleading or incorrect information to any of the questions asked when applying for, amending or renewing **your policy**;
- Deliberately misleads **us** to obtain cover, gain a cheaper **premium** or more favourable terms;
- Provides **us** with false documents;
- Makes a fraudulent payment by bank account and/ or card;

We may:

- agree to amend **your policy** to record the correct information;

- cancel **your policy** and refuse to pay any claim;
- not pay any claim in full;
- revise **your policy payment**;
- revise any terms or **endorsements**;
- revise the extent of the cover provided
- treat this **policy** as if it had never existed and refuse to pay all claims and return the **premium** paid. **We** will only do this if **we** provided **you** with insurance cover **we** would not have otherwise offered.

If **you** fail to comply with any of the above conditions, this **policy** may become invalid.

All **premium** payments received by the **administrator** are deemed to have been received by **us**.

General Exceptions

These exceptions apply to all sections of this **policy**.

What is not covered:	
1.	Aircraft Pressure Waves Clause. This policy does not cover loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
2.	Biological, Chemical or Nuclear Contamination Exclusion Clause. We will not pay for: • Loss, damage, cost or expense of whatever nature arising directly or indirectly from; or • any legal liability of whatsoever nature; or • death or injury to any person; directly or indirectly caused by, contributed to by, resulting or arising from Biological, Chemical or Nuclear contamination due to or arising from: • an act of terrorism; and/or • steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of terrorism.
3.	Confiscation and/or Holding Clause. This policy does not cover you for Customs or other government or local authority officials legally taking and holding or keeping your home.
4.	Contracts (Rights of Third Parties) Act 1999 Clarification Clause. A person who is not party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
5.	Deception. We will not pay for any loss suffered by you due to any person obtaining property by deception.
6.	Electrical Data Exclusion Clause. We will not pay for: • loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from; or • any legal liability of whatsoever nature; directly or indirectly caused by, contributed to by, resulting or arising from: • computer viruses, erasure or corruption of electronic data; or • the failure of any equipment to correctly recognise the date or change of date. For the purposes of this exclusion "computer virus" means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

What is not covered:	
7.	Existing and Deliberate Damage Clause. We will not pay for loss or damage: - occurring before the start date or arising from an event before the start date; or - caused deliberately by you or any resident.
8.	Radioactive Contamination and Explosive Nuclear Assemblies Exclusion Clause. We will not pay for: (a) loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from; or (b) any legal liability of whatsoever nature; directly or indirectly caused by, contributed to by, resulting or arising from: - ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; - the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
9.	Loss of Value Clause. This policy does not cover you for direct or indirect loss or damage to any property or any legal liability, caused by or contributed to, or arising from the loss of value following a claim payment.
10.	Pollution & Contamination Clause. This policy does not cover you for loss or destruction of, or damage to any property, or death or bodily injury to any person directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the period of insurance. All pollution and contamination, which arises out of one incident, shall be deemed to have occurred at the time such incident takes place.
11.	War Exclusion. We will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
12.	Wear, Tear and Gradually Operating Causes. We will not pay for damage caused by wear and tear, or any other gradually operating cause.
13.	Indirect Loss or Damage. We will not pay for any loss or damage that is not directly associated with the incident that caused you to claim, unless expressly stated in this insurance.
14.	Illegal Activities: We will not pay for any loss or damage caused as a result of your home being used for illegal activities.

Making A Claim

If **you** need to make a claim, please telephone the claims number shown on **your schedule**.

How We Settle Claims

Information on how we settle claims is shown on **your schedule**.

Underinsurance

You must always make sure that the **sums insured** shown in **your schedule** are adequate.

- i. **Buildings** should be insured for the full cost of rebuilding the **buildings** in the same form, style and condition as new plus an amount for architects', surveyors', consulting engineers and legal fees, debris removal costs and other costs to comply with government or local authority requirements.

Please note that the rebuilding cost of **your home** may be different from its market value.

- ii. **Contents** should be insured for the full cost of replacement as new.

Proportionate remedy

If the cost of rebuilding the **buildings** is more than **your sum insured** at the time of any loss or damage, then **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of **premium** which has arisen as a result of the shortfall in the **sum insured**. For example, if the **premium you** have paid for **your buildings** insurance is equal to 75% of what your **premium** would have been if **your buildings sum insured** was enough to reconstruct **your buildings**, then **we** will pay up to 75% of the claim made by **you**.

Special Claim Conditions

The following conditions apply to all claims:

- **We** need **your** assistance to assess **your** claim and **you** should provide **us** with all the information **we** require. If **you** do not, **we** reserve the right to deny **your** claim if **our** ability to assess **your** claim has been prejudiced as a result.
- **We** control the claim and **you** should not admit, deny, negotiate or settle a claim without **our** consent.
- **You** may make temporary emergency repairs to prevent further damage.
- **We** have the right to enter a building affected by the claim and take possession of any insured property, but **you** may not abandon the property to **us**.
- **We** may take complete control of any proceedings in **your** name and on **your** behalf.
- **We** may take proceedings against any other person in **your** name, to recover any payment **we** have made under this **policy**, at **our** expense.
- **You** must not dispose of any damaged items without **our** consent.
- If **you** are unable to provide proof of purchase or ownership, **we** may pay a reduced amount.
- **You** must provide **us** with evidence of value or age (or both) for all items involved in a claim.
- If there has been a theft, **you** must take any reasonable extra precautions **we** ask for.
- **We** will not pay any claim if any loss, damage or liability covered under this **policy** is also covered wholly or in part under any other insurance.
- If **you** make a fraudulent claim under this insurance contract:
 - a) **We** are not liable to pay the claim; and
 - b) **We** may recover from **you** any sums paid by **us** to **you** in respect of the claim; and
 - c) **We** may, by notice to **you**, treat the contract as having been terminated with effect from the time of the fraudulent act.
- If **we** exercise **our** right under clause (c) above:
 - a) **We** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
 - b) **We** need not return any of the **policy payments** paid.
- Where **we** have accepted a claim but there is a disagreement over the amount payable, the dispute will first be referred to an arbitrator. The arbitrator will be appointed jointly by **you**

and **us** in accordance with the law in force at that time. When this happens, legal proceedings cannot be started against **us** unless the arbitrator has reached a decision.

Premium Payments

This is an annual insurance **policy** and **your policy payment** is collected on either a monthly or annual basis depending on the **payment option you** selected (as confirmed on the **schedule**).

We will not make any payment under this **policy** unless **you** have paid the **policy payment** due to **us**.

Amending The Terms

We may amend the terms of this **policy** when **you** tell the **administrator** of a change in circumstances which will affect this **policy**.

Cooling Off Period

You are entitled to cancel this **policy** by contacting the **administrator** within 14 days of either:

- The date **you** receive **your policy** documentation; or
- The **start date** of the **period of insurance**,

whichever is the later.

If **you** exercise this right, **you** will receive a refund of any **policy payment you** have paid provided **you** have not already made a valid claim against the insurance.

Renewing Your Policy

At least 21 days before the annual renewal date, the **administrator** will tell **you** the **policy payment** and terms and conditions that will apply for the following 12 months. If **you** wish to change the cover, or to cancel it, then please tell the **administrator** before the renewal date.

If **you** pay by direct debit, the **administrator** will renew this **policy** automatically and continue collecting the **policy payment** unless **you**:

- notify the **administrator** that **you** wish to cancel this **policy**, or
- advise the **administrator** that **you** want to stop the auto-renewal.

You will have 14 days to cancel this **policy** after the renewal date and receive a refund of any **policy payment** paid since the renewal date, as described in "Cooling Off Period" previously and "Cancelling Your Insurance" below.

If **you** wish to opt-out of **your** auto-renewal, please contact the **administrator**.

Cancelling Your Insurance

You may cancel this **policy** at any time by contacting the **administrator**. A refund for the unexpired portion of the **policy payment** will be given.

The **administrator** may cancel this **policy** by giving **you** 30 days written notice to the address shown on **your schedule**. **We** will only cancel this **policy** or any part of it for a valid reason, including any one or more of the following:

- Non-payment of **policy payment**;
- **We** have identified serious grounds (such as the use or threat of violence or aggressive behaviour against **our** staff, contractors or property);
- There is a change in risk occurring which **we** are unable to insure;
- Non-cooperation or failure to supply any information or documentation **we** request;
- **We** establish that **you** have provided the **administrator** with incorrect information;
- Failure to take reasonable care of **your home**;
- **You** breach any terms and conditions of **your policy**.

Where possible, **we** will try to seek an opportunity to resolve the matter with **you**.

This will not affect **you** right to make a claim for any event that happened before the cancellation date.

If a claim has been submitted, or there has been any incident likely to give rise to a claim during the **period of insurance**, no refund for the unexpired portion of the **policy payment** will be given. If **we** cancel this **policy**, **we** will not return any **policy payment you** have paid.

If any month's **policy payment** is not paid for any reason, **you** will receive a letter from the **administrator** asking for payment so that the insurance can continue. If the **administrator** does not receive payment within 30 days from when it was due, the insurance will stop from the end of the last period for which a **policy payment** was received.

The Law Applicable To This Insurance

Under the laws of the **United Kingdom**, both **you** and **we** are free to choose the law, which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, the law that applies to this insurance is the law that applies to the part of the **United Kingdom** where the premises are located.

You and **we** have agreed that any legal proceedings between **you** and **us**, in connection with this insurance, will only take place in the courts of the part of the **United Kingdom** in which the premises are located.

Data Protection Notice

The **administrator** is the data controller of any personal information **you** provide to the **administrator** or personal information that has been provided to the **administrator** by a third party. The **administrator** collects and processes information about **you** in order to arrange insurance policies and to process claims. **Your** information is also used for business purposes such as fraud prevention and detection and financial management (this may involve sharing **your** information with third parties such as insurers, brokers, insurance intermediaries such as Managing General Agents, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, regulators, police and government agencies or fraud prevention agencies).

The **administrator** may record telephone calls to help the **administrator** monitor and improve the service **we** provide. For further information on how **your** information is used and **your** rights in relation to **your** information, please refer to the **administrator's** Privacy Notice which is available at www.3xd.co.uk/privacy.

If **you** are providing personal data of another individual to the **administrator**, **you** must tell them **you** are providing their information to the **administrator** and show them a copy of the **administrator's** Privacy Notice.

Equality Act

In accordance with the Equality Act 2010 the **administrator** is able to provide upon request a text phone facility, audio tapes, large print documentation and Braille documentation. **You** should advise the **administrator** if any of these services are required so that the **administrator** can communicate in the appropriate manner.

Telephone Call Recording

For our joint protection and for the use of quality control and staff training, telephone calls may be recorded and/or monitored.

Making A Complaint

If **you** are unhappy about how this **policy** was sold, **you** should contact the intermediary who arranged **your** cover, who will notify **you** of their complaints procedure.

If **you** are unhappy about the administration or claims handling on this **policy**, **you** should refer to **your policy schedule** for details of how to contact **us**.

Compensation

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **we** are unable to meet **our** obligation to **you** under this insurance. Further information can be obtained from the Financial Services Compensation Scheme:

PO Box 300
Mitcheldean
GL17 1DY

Tel: 0800 678 1100 (Freephone) or 020 7741 4100
Website: www.fscs.org.uk

Why 3XD?

- ✓ A range of 5-star rated products
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