

POLICY SCHEDULE

HOME & HOLIDAY HOME INSURANCE

Policy underwritten by Ageas Insurance Limited and Royal & Sun Alliance Insurance plc



Andrew Read
1 Bryers Brow Far Sawrey
Ambleside
Cumbria
LA22 0LL
United Kingdom

Insured address
10 Ulverston Road, Lindal
Ulverston
Cumbria
LA12 0LP
United Kingdom

Policy: ISHH23255259ARead
Cover start date: 03/03/2016
Date of Issue: 02/03/2016
Period of insurance: 1 year
Building: Standard
Property: Townhouse/Terraced - 2 bed

***IMPORTANT *** Please read your Policy Wording carefully to ensure that you fully understand the benefits of the cover provided. If you have any queries please contact us as soon as possible.

Policy Cover		
Section	Sum insured	
1. Buildings - <i>properties are automatically insured up to:</i>	£1 Million	£127.13
2. Contents	£2000	£6.00
4. Emergency travel expenses - subject to agreement	£1000	NIL
5. Liability - included	£5 Million	NIL
Premium		£133.13
Additional premium due to underwriting (if applicable)		£0.00
Additional premium due to claims (if applicable)		£0.00
Taxes and other charges		£32.65
Dated 02/03/2016	Total Premium (Excluding Transaction Fees)	£165.78
Payment Options		
Annual Payment	Transaction Processing Charge	£4.14
	Total Amount Payable	£169.92

Mark Morgan

The following mortgage interest has been noted:
Not applicable

The following joint interests have been noted:
None

Endorsements applicable (terms of business enclosed) - HH907 HH913 HH916 HH940 HH968 HH977 HH978 HH1000

Additional Endorsements (due to underwriting)
The detached old WC is excluded from all sections of this policy.

Special Terms
None

Terms and conditions
A 30 day cooling off period is applicable to this policy from the date of receipt of documentation, subject to no claims.

Excess applicable
Policy excess £250 each and every claim.

Several Liability
The liability of insurers is several and not joint and is limited solely to the extent of their individual proportions. The insurers are not responsible for the subscription of any co-subscribing insurer or any other insurer or co-insurer who for any reason does not satisfy all or part of its obligations.

Endorsements applicable

HH907 - Security Endorsement (Standard)

Whenever the Home or Holiday Home is left unattended or Unoccupied, we will not pay for loss or damage unless:

Exit doors

The final exit door is fitted with and has in operation a:

- . mortice deadlock or
- . cylinder rim lock or
- . multi-point locking system

Doors

All other external doors (excluding patio doors) and any access doors from adjoining or integral garages are fitted with and have in operation either:

- . a mortice deadlock or
- . cylinder rim lock or
- . multi-point locking system or
- . security bolts fitted top and bottom

Patio doors

Sliding patio doors are fitted with and have in operation either:

- . key-operated sliding door locks top and bottom or
- . deadlock or catches securing into the frame operated by an internal handle or
- . any internal patio door lock, or key operated lock mounted internally on the central rails

Windows

All ground floor, basement and accessible upper floor windows are fitted with and have in operation:

- . lever operated window locks or
- . catches or
- . shutters or
- . metal grilles embedded into the wall

HH913 - Subsidence, Heave & Landslip

Your policy is extended to include damage caused by subsidence or heave of the site on which the Buildings stand, or landslip.

We will not pay for:

- (a) The first £1,000 of any claim (unless higher excess specified)
- (b) Damage resulting from coastal or river erosion
- (c) Damage resulting from defective design, faulty workmanship or the use of defective materials
- (d) Damage resulting from demolition, alteration or repair to the Buildings
- (e) Damage resulting from the bedding down of new structures or settlement of made-up ground
- (f) Damage resulting from the movement of solid floors unless the foundations beneath the external walls of Your Home or Holiday Home are damaged at the same time
- (g) Damage to paths, drives, terraces, patios, walls, gates, fences, Swimming Pools / Hot Tubs / Jacuzzis and tennis courts unless the foundations beneath the external walls of the Home or Holiday Home are damaged by the same cause, and at the same time
- (h) Diminution of market value.

HH916 - Stillage Clause

It is a condition precedent to our liability that in respect of items stored or contained in the basement area or underground garage of the premises that they are stored at least 15cm off the floor and any exposed water pipes in the basement area or underground garage are suitably lagged. The lagged requirement does not apply to Brazil, Cape Verde, Croatia, Cyprus, Egypt, Gibraltar, Greece, Italy, Malta, Monaco, Montenegro, Morocco, Portugal, South Africa, Spain, Thailand, Tunisia, Turkey, UAE.

HH940 - Winter Warranty

In respect of Peril 6 section 1 & 2.

(a) We will not be liable for loss or damage unless

(i) For the period December to February inclusive the water supply is turned off at the mains and all fixed water tanks and pipes are drained (except central heating systems) should the property be uninhabited (not lived in) for more than 48 hours.
OR

(ii) For the period December to February inclusive the Home or Holiday Home is maintained at a minimum temperature of 59 degrees F (15 degrees C) at all times.

(b) For the period of December to February inclusive we will not cover the first £500 of any burst pipe or escape of water claim where the property has been uninhabited (not lived in) for more than 48 hours.

HH968 - Flat Roof Warranty

It is warranted that all flat roof sections be inspected and tested at least once every two year period by a qualified independent building/roofing contractor and should be maintained as recommended. A £500 excess applies in respect of storm damage except for asphalt when the excess is £1,000.

HH977 - Chimney / Open Fire Warranty

This insurance excludes loss or damage by fire arising from the chimney unless the chimney has been swept on an annual basis and an appropriate certificate issued as confirmation.

In the following countries a receipt will be acceptable instead of an appropriate certificate: Brazil, Cape Verde, Croatia, Cyprus, Egypt, Gibraltar, Greece, Italy, Malta, Monaco, Montenegro, Morocco, Portugal, South Africa, Spain, Thailand, Tunisia, Turkey, UAE

HH978 - Wood Burning Heaters / Stoves Warranty

It is warranted that any wood burning heater or stove installed at the premises be fitted in accordance with the manufacturers instructions and that all chimney and flue pipes are free from contact with any combustible materials or combustible elements of the construction, and if so recommended that any chimney stacks and flues are lined with a non-combustible material.

HH1000 - Identity of Insurers

This insurance is underwritten by a consortium of the following leading UK insurers:-

Ageas Insurance Limited

Ageas Insurance Limited (Registered number: 354568) is registered at Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Royal & Sun Alliance Insurance plc

Royal & Sun Alliance Insurance plc (Registered number: 93792) is registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Both insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check these details with the Financial Conduct Authority either on their website at www.fca.org.uk or by calling them on 0800 111 6768.

Details of each insurer's proportionate liability will be provided upon request.