Your Contents Insurance Policy
Document
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The Policy Booklet - Contents Insurance

Important Information About Your Policy Document

Words with Special Meanings
Throughout this policy document, certain words will appear in bold and will have special meanings. Definitions of these words can be found on page 5 of this document.

Introduction
Welcome to your Urban Jungle Contents Insurance. This is your Insurance Policy Document, which contains everything that you need to know about the conditions of the contract of insurance between you and us.

In return for payment of the premium shown in the schedule, we agree to insure you, subject to the terms and conditions contained in the policy document against:

- Loss or damage to your contents, which has been caused by the risks that you will see listed in your schedule;
- Loss or damage you sustain, or legal liability you incur for accidents happening during the period of insurance shown in the schedule section of this document.

What is in your Policy Document?
Within this policy document, you will find:

- Your Policy Schedule & Statement of Fact
- Your Policy Booklet

Below is a summary of what each of these parts of your policy document are, the type of information that is provided within each and the things that we will need you to do in order to stay covered throughout the policy period.

The Policy Schedule & Statement of Fact
The Policy Schedule forms part of this insurance contract and contains details of the premises, the sums insured and the period of insurance. It sets out exactly which risks you have opted to be covered for and those that you have chosen not to add. Under each risk listed, it also explains what will and will not be covered and tells you if there are any limits to the cover.

The Statement of Fact sets out what you told us about yourself and the other people living at your home, and about the home itself, when you were purchasing this insurance.

We are providing your cover on the basis of the information that you provided, so please check that the answers that you provided are true, complete and up to date. You must notify us immediately if any of the information is incorrect, or if any amendments are required. If any of the information is inaccurate or incomplete, your policy may be invalid, any claims may be rejected and different terms may be applied to the policy.

Please also review the whole document carefully, and ensure that all of the details are correct, and that the cover suits your needs.

If any of the information is incorrect, you must let Urban Jungle know immediately, using the ‘My Account’ area on www.myurbanjungle.com.

The Policy Booklet
The Policy Booklet explains what the main features and terms of your insurance policy are and how the agreement between you and us works. It explains what general conditions and general exclusions apply and which laws are applicable to the contract.
The Policy Booklet - Contents Insurance

Most importantly, this booklet also explains how to make a claim and how to make a complaint if you should need to.

Urban Jungle Contact Details

We have done our best to keep it as clear and simple as possible, but if there's anything you don't think is clear, or you have any questions regarding your policy, please hit ‘Contact Us’ on Urban Jungle’s website or make contact via the following details:

Urban Jungle
Tel: 0800 808 5847
Email: support@myurbanjungle.zendesk.com

Contact Details to Make a Claim

Contents Insurance

If you need to make a contents insurance claim, please contact Davies Managed Systems on the number below. This number is also provided to you through Urban Jungle’s website, in the ‘My Account’ area. For full information explaining how to make a claim and any claims conditions that may be applicable, please refer to the ‘how to make a claim’ guidance on page 23 of the Policy Booklet.

Davies Managed Systems
Tel: 0344 371 2390
For Legal Expenses claims see page 39.
For Home Emergency claims see page 45.
Words with Special Meanings

Throughout this document where the following words appear in bold they will have the meanings shown below:

**Accidental Damage**
Unexpected and unintended damage or breakage caused by a single and one-off event resulting from a sudden and external means.

**Bodily Injury**
Bodily Injury includes death or disease.

**Business Equipment**
Computers, laptops, telecommunications devices, digital accessories and office furniture which are owned by a company for which you are a Director.

**Building Work**
Major refurbishments, conversions, extensions or other structural works to the home.

**Common Areas**
Common Areas are private communal spaces located within the same building as the insured address which are accessible by you, other permanent residents residing in your building and authorised visitors. Parking and bike lock storage facilities are not included.

**Contents**
Household goods and personal items, within the home, which you own or which you are legally liable for.

*Contents* includes:
- fixtures and fittings
- carpets but not permanently fitted flooring
- pictures, decorative items and other works of art
- electronic equipment
- musical instruments
- books and collectables
- tools and DIY equipment
- wheelchairs and mobility aids
- baby equipment

*Contents* does NOT include:
- any part of the structure of the home
- any fixed glass, solar panels, sanitary ware or ceramic hobs all forming part of the interior structure of the home
- money or credit cards
- any paper files or personal documents
- any lost or stolen keys, or replacement door locks
- any food, drink, toiletries, or other perishable items
- any plants or shrubs
- any digital assets (e.g. digital downloads or currencies)
- motor vehicles (other than electric wheelchairs/mobility scooters), caravans, trailers or watercraft or their accessories
- any living creature
- any business equipment (unless Business Equipment Cover is selected)
- any buildings you own

**Credit Cards**
Charge, cheque, credit, debit and cash cards.

**Digital Assets**
Any text or media or currency (including crypto currency or digital downloads) that is formatted into a binary source and includes the right to use it.

**Domestic Staff**
A person employed to carry out domestic duties associated with your home and not employed by you in any capacity in connection with any trade profession or employment.
The Policy Booklet - Contents Insurance

Excess
The amount payable by you to us as shown in the schedule in the event of a claim.

Home
The domestic private dwelling that you occupy which is located at the premises shown in the schedule.

Landlord
The person or persons named in your tenancy agreement as the landlord of your Home.

Landlord’s Property
Landlord’s buildings, household goods, furniture, fixtures and fittings for which you are legally responsible.

Mobile Phone(s)
A single hand-held, portable cellular telephone belonging to you, which is able to make or receive telephone calls or SMS messages when connected to a mobile phone network.

Money
Cash, cheques, postal and money orders, National Savings stamps and certificates, unused postage stamps, travellers’ cheques, travel tickets, season tickets, luncheon vouchers and store vouchers all held for private or domestic purposes.

Period of Insurance
The length of time for which this insurance is in force, as shown in the schedule and for which you have paid and we have accepted a premium.

Personal Items
Clothing, bicycles (limited to £2,000 per cycle), mobile phones (up to 36 months old at the point you first purchase the policy), portable electronic devices, laptops and accessories, amateur sports equipment, jewellery and watches, precious metals, baby equipment, hearing aids and other similar items normally carried about the person and all of which belong to you. For Out of Home Cover, any item valued over £2,000 must be specified and the limit of value for any specified single item is £15,000.

Personal Items do not include:

- money and credit cards

Premises
The address to be insured which is named in the schedule.

Schedule
This document forms part of this insurance contract and contains details of the premises, the sums insured, the period of insurance and the sections of this insurance which apply.

United Kingdom
England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands and journeys between these countries.

Unoccupied
The home is not occupied by you for more than 30 consecutive days.

Urban Jungle
The company who have been authorised by Ageas Insurance Limited to transact insurance business on their behalf. Urban Jungle Services LTD are authorised and regulated by the Financial Conduct Authority, their Firm Reference Number is 782061. Registered Office: 20-22 Wenlock Road, London, N1 7GU and company number: 10414152.

We / Us / Our
Ageas Insurance Limited.

You / Your / Insured
The Lead Policyholder and Other Policyholders listed on the schedule as well as any children under the age of 18, under your care and residing with you on a permanent basis.
IMPORTANT:

You are reminded that the information displayed in this schedule and statement of fact should be read in conjunction with your policy wording and is based on the information disclosed to Urban Jungle at quotation stage. Cover is provided to you on this basis.

You should check the answers that you provided are true, complete and up to date. If any of the information is inaccurate or incomplete your policy may be invalid, any claims may be rejected, and different terms may be applied to the policy.

If any of the information is incorrect, you must let Urban Jungle know immediately, using the ‘My Account’ section of www.myurbanjungle.com.

<table>
<thead>
<tr>
<th>Lead Policyholder</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name</td>
</tr>
<tr>
<td>Last Name</td>
</tr>
<tr>
<td>Date of Birth</td>
</tr>
<tr>
<td>Email Address</td>
</tr>
<tr>
<td>Mobile Phone Number</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Living Circumstances</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you rent or own the property you are insuring?</td>
</tr>
<tr>
<td>Who is covered on the policy?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address to be Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>123 Merchant Ship Lane</td>
</tr>
<tr>
<td>The Crossroads</td>
</tr>
<tr>
<td>London</td>
</tr>
<tr>
<td>SE12 6EE</td>
</tr>
<tr>
<td>Your Policy</td>
</tr>
<tr>
<td>-------------</td>
</tr>
<tr>
<td>Insurer</td>
</tr>
<tr>
<td>Policy Number</td>
</tr>
<tr>
<td>Reason for Issue</td>
</tr>
<tr>
<td>Policy Cover Type</td>
</tr>
<tr>
<td>Contract Type</td>
</tr>
<tr>
<td>Period of Insurance</td>
</tr>
<tr>
<td>Automatic Renewal</td>
</tr>
<tr>
<td>Total Monthly Premium:</td>
</tr>
<tr>
<td>Claims &amp; Losses in the Last 5 Years</td>
</tr>
<tr>
<td>Special Circumstances</td>
</tr>
<tr>
<td>None of the policyholders listed above have any unspent criminal convictions other than speeding fines</td>
</tr>
<tr>
<td>None of the policyholders listed above have ever been declined or refused insurance or had a policy cancelled or voided by any insurer</td>
</tr>
<tr>
<td>The home is not undergoing building work, and none is planned during the period of insurance</td>
</tr>
</tbody>
</table>
Schedule of Insurance & Statement of Fact

Authorised Signatory: Greg Smyth
Dated: 01/01/2022

Issued and signed by Urban Jungle under binding authority contract number 22942E/2022 on behalf of:
Ageas Insurance Ltd.
Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.
Policy document reference UJ/CNTS/AGS/V21.2
Schedule of Insurance & Statement of Fact

The tables below show the details of the cover you selected. If you would like to change your cover at any stage, you can do so in the ‘My Account’ section of www.myurbanjungle.com.

<table>
<thead>
<tr>
<th>Contents Cover at Home</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contents Cover Level Selected</strong></td>
</tr>
<tr>
<td>Contents cover level should be sufficient to cover all of your contents within the home (including anybody covered on the policy)</td>
</tr>
<tr>
<td>Your contents will also automatically be covered when you are at work, provided that you work in a building that is secure, and not open to the public.</td>
</tr>
<tr>
<td><strong>£10,000</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contents Cover Type</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>New-for-Old</strong></td>
</tr>
<tr>
<td>A deduction for depreciation will be made on:</td>
</tr>
<tr>
<td>- Bicycles</td>
</tr>
<tr>
<td>- Clothing</td>
</tr>
<tr>
<td>- Mobile Phones</td>
</tr>
<tr>
<td>- Laptops</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contents Excess Level Selected</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>£100</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Exclusions applying to all cover types below</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Any loss or damage when your home is unoccupied for more than 30 consecutive days.</td>
</tr>
<tr>
<td>b) Any loss due to wear and tear, or any gradually operating cause.</td>
</tr>
<tr>
<td>c) Damage from mechanical or electrical faults or breakdown.</td>
</tr>
<tr>
<td>Risks Covered by this Policy at Home</td>
</tr>
<tr>
<td>-------------------------------------</td>
</tr>
<tr>
<td><strong>1. Accidental Damage</strong></td>
</tr>
<tr>
<td>Covers <em>you</em> for unexpected and unintentional damage or breakage to <em>your contents</em> by a single and one-off event resulting from a sudden and external means.</td>
</tr>
<tr>
<td>There is no cover for:</td>
</tr>
<tr>
<td>a) damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon</td>
</tr>
<tr>
<td>b) damage caused by chewing, tearing, scratching or fouling by animals unless Pet Owners cover is selected (subject to the exclusions applicable under that section of cover)</td>
</tr>
<tr>
<td>c) <em>money</em>, <em>credit cards</em>, documents or stamps</td>
</tr>
<tr>
<td>d) damage to contact, corneal or micro corneal lenses</td>
</tr>
<tr>
<td>e) damage caused by wear and tear, insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause</td>
</tr>
<tr>
<td>f) damage arising out of faulty design, specification, workmanship or materials</td>
</tr>
<tr>
<td>g) damage from mechanical or electrical faults or breakdown</td>
</tr>
<tr>
<td>h) damage caused by dryness, dampness, extremes of temperature and exposure to light</td>
</tr>
<tr>
<td>i) loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination</td>
</tr>
<tr>
<td>j) loss or damage arising from demolition, structural alteration or structural repair of the building</td>
</tr>
<tr>
<td><strong>2. Fire and Resultant Smoke Damage, Explosion, Lightning or Earthquake</strong></td>
</tr>
<tr>
<td>Loss or damage to <em>your contents</em> as a result of the above causes.</td>
</tr>
<tr>
<td><strong>3. Storm or Flood</strong></td>
</tr>
<tr>
<td>Loss or damage to <em>your contents</em> as a result of the above causes.</td>
</tr>
<tr>
<td>There is no cover for:</td>
</tr>
<tr>
<td>a) loss or damage to <em>contents</em> in the open</td>
</tr>
</tbody>
</table>
### Schedule of Insurance & Statement of Fact

<table>
<thead>
<tr>
<th>Risks Covered by this Policy at Home</th>
<th>Cover Included?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>4. Theft or Attempted Theft</strong></td>
<td></td>
</tr>
<tr>
<td>Loss or damage to your contents as a result of the above causes.</td>
<td></td>
</tr>
<tr>
<td>There is no cover for:</td>
<td></td>
</tr>
<tr>
<td>a) loss or damage unless caused by forcible and violent entry to or exit from the home</td>
<td>Cover included as standard</td>
</tr>
<tr>
<td>b) loss or damage to contents in the open</td>
<td></td>
</tr>
<tr>
<td>c) loss or damage while any part of the home is let or loaned to anyone other than an authorised guest</td>
<td></td>
</tr>
<tr>
<td>d) loss or damage caused by any person lawfully at the premises</td>
<td></td>
</tr>
<tr>
<td>e) loss or damage to utilities</td>
<td></td>
</tr>
<tr>
<td><strong>5. Vandalism, Riot or Civil Disturbance</strong></td>
<td></td>
</tr>
<tr>
<td>Loss or damage to your contents as a result of the above causes.</td>
<td></td>
</tr>
<tr>
<td>There is no cover for:</td>
<td></td>
</tr>
<tr>
<td>a) loss or damage caused by any person lawfully on the premises</td>
<td>Cover included as standard</td>
</tr>
<tr>
<td><strong>6. Household Leaks</strong></td>
<td></td>
</tr>
<tr>
<td>Loss or damage to your contents from household leaks of water or oil from pipes or appliances in your home, or any adjacent property.</td>
<td></td>
</tr>
<tr>
<td>There is no cover for:</td>
<td></td>
</tr>
<tr>
<td>a) loss or damage caused by wet or dry rot</td>
<td></td>
</tr>
<tr>
<td>b) loss or damage caused by failure or lack of grout and/or sealant</td>
<td>Cover included as standard</td>
</tr>
</tbody>
</table>
## Schedule of Insurance & Statement of Fact

### Risks Covered by this Policy at Home

<table>
<thead>
<tr>
<th>Risks Covered</th>
<th>Cover Included?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>7. Subsidence, Heave or Landslip</strong></td>
<td></td>
</tr>
<tr>
<td>Loss or damage to <strong>your contents</strong> as a result of the above causes.</td>
<td></td>
</tr>
<tr>
<td>There is <strong>no cover for</strong>:</td>
<td></td>
</tr>
<tr>
<td>a) loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event</td>
<td>Cover included as standard</td>
</tr>
<tr>
<td>b) loss or damage arising from faulty design, specification, workmanship or materials</td>
<td></td>
</tr>
<tr>
<td>c) 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</td>
<td></td>
</tr>
<tr>
<td>d) loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions</td>
<td></td>
</tr>
<tr>
<td>e) loss or damage by coastal or riverbank erosion</td>
<td></td>
</tr>
<tr>
<td>f) loss or damage caused by new structures bedding down, settling, expanding or shrinking</td>
<td></td>
</tr>
</tbody>
</table>

| **8. Impact by Aircraft or Aerial Vehicles** | |
| Loss or damage to **your contents** as a result of the above causes. | Cover included as standard |

| **9. Collision by Animals or Vehicles** | |
| Loss or damage to **your contents** as a result of the above causes. | Cover included as standard |

| **10. Damage Caused by Falling Trees, Branches, Lampposts or Telegraph Poles** | |
| Loss or damage to **your contents** as a result of the above causes. | Cover included as standard |
| There is **no cover for**: | |
| a) loss or damage caused by trees being cut down or cut back within the boundary of the premises | |
### Additional Core Cover

**Public & Occupiers Liability**

This cover will compensate you:

- **a)** as occupier for any amounts you become legally liable to pay as damages for:
  - bodily injury
  - damage to property
  caused by an accident happening at the premises during the *period of insurance*
- **b)** as a private individual for any amounts you become legally liable to pay as damages for:
  - bodily injury
  - damage to property
  caused by an accident happening anywhere in the world during the *period of insurance*
- **c)** For amounts that you are 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* to your domestic staff employed in connection with the premises, whilst they are at the premises shown in the schedule.

This cover will not compensate you for any liability:

- **a)** for bodily injury to you or any person engaged in your service other than domestic staff.
- **b)** for bodily injury arising directly or indirectly from any communicable disease or condition.
- **c)** arising out of any criminal or violent act to another person.
- **d)** for damage to property owned by or in the charge or control of you or any person engaged in your service, other than covered under the Tenants Liability Section
- **e)** in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days.
- **f)** arising directly or indirectly out of any profession, occupation, business or employment.
- **g)** which you have assumed under contract and which would not otherwise have attached.
- **h)** arising out of your ownership, possession or use of:
  - any horse-drawn or motorised vehicle including electric bicycles and scooters.
  - any power-operated lift.
  - any aircraft including drones or watercraft other than rowing boats, punts or canoes.
  - any animal.

<table>
<thead>
<tr>
<th>Cover Included?</th>
<th>Level of Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cover included as standard</strong></td>
<td><strong>£2,000,000</strong></td>
</tr>
</tbody>
</table>
### Additional Core Cover

| i) in respect of any kind of pollution and/or contamination. |
| j) arising out of your ownership, occupation, possession or use of any land or building that is not within the premises. |
| k) any proceedings bought against you in courts outside of the United Kingdom. |
| l) if you are entitled to compensation under any other insurance until such insurance(s) is exhausted. |

**Cover Included?**  
Cover included as standard  
**Level of Cover**  
£2,000,000

### Alternative Accommodation

This provides cover for additional costs incurred from obtaining alternative 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 by any of the risks listed in 1 to 10 above (even if you have not selected them for your contents at home).

There is no cover:

- a) for periods longer than 24 months
- b) when the insurer of your building is liable for the cost

During any period of alternative accommodation a deduction will be made from the amount claimed where your current tenancy agreement does not require you to pay rent during such periods.

**Cover Included?**  
Cover included as standard  
**Level of Cover**  
£20,000

### Household Removals Cover

This provides cover for any accidental damage to, or theft of, contents whilst in transit between your previous permanent home and your new permanent home within the United Kingdom, including up to 48 hours in temporary storage.

All fragile and breakable items must be protected within secure and padded packaging in order to be covered.

**Cover Included?**  
Cover included as standard  
**Level of Cover**  
£10,000

### Cover for Visitors Belongings

This option provides cover for the belongings of temporary non-paying visitors to your home.

**Cover Included?**  
Cover included as standard  
**Level of Cover**  
£1,000
Optional Cover

Out of Home Cover for Personal Items

This option covers personal items that you typically would take out of the home with you on a frequent basis against theft, accidental damage, or accidental loss anywhere in the United Kingdom, and up to 60 days per year worldwide.

You must specify any one item (including articles forming a pair or set) worth over £2,000.

Claims for jewellery worth more than £3,000 require an independent valuation less than 3 years old at the point of claim.

There is no cover for:

a) theft or disappearance of jewellery or watches with a sum insured over £5,000 unless such items are being worn by you or are deposited in a bank or locked safe
b) any amount over £1,000 in total in respect of theft or disappearance of personal items from unattended vehicles or unattended hotel rooms
c) breakage of any sports equipment whilst in use
d) breakage of musical instruments whilst in use or being carried to and from a venue unless suitably stored within a protective case
e) damage or deterioration to personal items caused by dyeing, cleaning, repair, renovation, or whilst being worked upon
f) damage from electrical or mechanical faults or breakdown
g) damage, breakdown, or malfunction to personal items that is covered by a manufacturer’s warranty
h) any fraudulent calls or use of data in the case of mobile phones and connected devices
i) mobile phone(s) that are over 36 months old at the time of purchasing your first policy with us
j) any amount over £2,000 per bicycle
k) losses to bicycles arising from theft unless at the time of the loss they are either in a securely locked building, or if the bike is left in the open, the bike is securely locked to an immovable object or permanent structure

Not Included | N/A
<table>
<thead>
<tr>
<th>Optional Cover</th>
<th>Not Included</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>m) any loss or damage in respect of bicycles whilst racing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>n) any loss or damage whilst using your bicycle professionally</td>
<td></td>
<td></td>
</tr>
<tr>
<td>o) any loss or damage to accessories on the bicycle</td>
<td></td>
<td></td>
</tr>
<tr>
<td>p) any loss or damage to bicycles occurring outside of the United Kingdom</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Common Areas Cover</th>
<th>Not Included</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>This option covers theft of your contents which you keep in common areas, which are in the same building as the insured address. For cover to apply, the common areas must be kept locked, and not open to the public.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>There is no cover for:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• loss or damage by theft or attempted theft unless caused by forcible and violent entry to or exit from the common area</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• contents left in parking or bike lock storage facilities. Out of Home cover is required for these areas.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Domestic Pet Owner Cover</th>
<th>Not Included</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>This option covers your contents and Landlord’s Property against accidental damage in the home caused by your pet.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>There is no cover for:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• damage to clothing and apparel, fashion accessories, soft furnishings, carpets or upholstery</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• vet bills</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• costs associated with any liability issues caused by your pet</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cover for Garden Equipment in Sheds and Outbuildings</th>
<th>Not Included</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>This option covers garden equipment from theft or attempted theft as long as they are kept in a locked shed or locked outbuilding that only you have access to.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Schedule of Insurance & Statement of Fact

### Optional Cover

<table>
<thead>
<tr>
<th>Business Equipment Cover</th>
<th>Not Included</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>This option covers <strong>business equipment</strong>, which is owned by a business where <strong>you</strong> are a Company Director, within the <strong>home</strong> for all of the risks listed in 1 to 10 above (even if <strong>you</strong> have not selected them for <strong>your own contents</strong>). This option also covers any portable <strong>business equipment</strong> for theft or <strong>accidental damage</strong> out of the <strong>home</strong> anywhere in the <strong>United Kingdom</strong> and up to 60 days per year worldwide. For the avoidance of doubt, any laptops and computer equipment owned by <strong>you</strong>, but used for occasional business use are covered at <strong>home</strong> without this add-on.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Tenants Liability Insurance

<table>
<thead>
<tr>
<th>Tenants Liability Insurance</th>
<th>Cover Included</th>
<th>£5,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>This option covers <strong>you</strong> against the cost of <strong>accidental damage</strong> (subject to the exclusions applicable under the <strong>Accidental Damage</strong> section of cover) to <strong>your Landlord's Property</strong>, which your tenancy agreement specifies <strong>you</strong> are responsible for. Claims must be reported within 30 days of occurring. There is <strong>no cover</strong> for:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| a) loss or damage caused by fire, lightning or explosion to the buildings  
  b) loss or damage arising from subsidence, heave or landslip  
  c) loss or damage caused by malicious damage, riot, violent disorder, strike, labour disturbance or civil commotion  
  d) loss or damage caused by temporary paying guests | | |
### Optional Cover

#### Legal Expenses Insurance

This cover under this section is provided by ARAG plc.

This option empowers you to protect your legal rights in the future. With support from ARAG you could be protected from legal costs arising from:

- employment disputes, such as unfair dismissal or redundancy claims
- disputes over the purchase of goods and services or private sale of goods
- disputes with your neighbour
- pursuing a claim for injury or death against the person or organisation at fault
- a formal enquiry into your personal tax affairs
- defending a prosecution that arises from a road traffic or work-related offence
- identity theft

You also have access to a number of important helplines such as legal and tax advice.

For full details, including exclusions, please see page 30.

| Not Included | N/A |

#### Home Emergency Cover

This cover under this section is provided by ARAG plc.

This option will pay for all contractor’s costs & charges and parts & materials used relating to the same emergency. It covers the following domestic emergencies:

- the complete breakdown of your heating system
- plumbing and drainage problems
- damage which affects your security, including locks and windows
- your only toilet is broken
- loss of your power supply
- lost keys
- vermin infestation

This service is available 24 hours a day, 365 days a year.

For full details, including exclusions, please see page 41.
How the Policy Works

This is a monthly policy, which will renew every month, on the same day of the month as your policy start date (or the nearest possible in the case of shorter months). You can review the full details of your cover at any time in the ‘My Account’ area of Urban Jungle’s website, and should ensure that you let Urban Jungle know about any changes in circumstances.

If at any time the cover doesn’t suit you, or you don’t need it any more, you can stop your policy from renewing at any time using Urban Jungle’s website, provided that you give them at least 4 days’ notice before the policy renewal date.

The Policy cooling off period

There are special terms around cancellation when you first buy. This is often referred to as the cooling off period. If you cancel within 14 days of the start date of your policy or the date that you receive your Policy Schedule (whichever is later), then you will receive a full refund for any premium paid for this policy provided that you have not already made a claim.

Cancellation by Us

In some circumstances we may cancel your policy. There are a number of reasons we may do this, but the most common would be if you do not keep up your payments, you have disclosed incorrect information to us deliberately or if we suspect fraud.

In these circumstances, we may at our discretion, and in accordance with the relevant regulations, prevent you from renewing or cancel your policy altogether. In some situations, it may be appropriate for us or Urban Jungle to backdate the cancellation of your policy to the date of your purchase or renewal. We or Urban Jungle will notify you of any cancellation or non-renewal in writing by email.

Other Insurance

We will not pay any claim if any loss, damage or liability covered under this insurance contract is also covered wholly or in part under any other insurance contract except in respect of any excess beyond the amount which would have been covered under such other insurance contract had this insurance contract not been effected.

Changes in Circumstances

We have relied on the information and statements which you have provided in the proposal form or statement of fact. You must tell Urban Jungle of any changes to the answers you have given as soon as possible. An easy way to do this is via the ‘My Account’ section of the Urban Jungle website.

Failure to advise of a change to your answers may mean your policy is invalid and claims may not be paid. These changes may result not only in a change to the terms and conditions of this insurance contract but also your premium and/or excess.

In particular, you must tell Urban Jungle:

- if you change your address
- if you need to change the people covered under the policy
- if you or anyone covered under the policy receive a county court judgement, conviction or are prosecuted (except for motoring offences where a custodial sentence has not been served)
- if you or anyone covered under the policy are declared bankrupt or become subject to bankruptcy proceedings
- if you or anyone covered under the policy has another insurance policy cancelled by your insurer
The Policy Booklet - Contents Insurance

- If any refurbishments, conversions, extensions or other structural works to the buildings are planned or if there are any changes from those already disclosed to us.
- If you plan to leave the property unoccupied for more than 30 consecutive days.
- About any changes to the level of cover you need for your contents.
- About any changes to your personal items that will increase their value.

When Urban Jungle receives notification of any alterations as described above, we or Urban Jungle have the option to either change the terms and conditions or issue notice of cancellation of this insurance.

If you were to die during the policy period, we would continue to honour the policy for your legal representatives until the end of the policy period. For monthly policies we would continue to honour the policy for your legal representatives for the remainder of the month and the following month, without any further payment (provided that they comply with the policy terms and conditions). After this, the policy would automatically terminate and your representatives would need to take out alternative cover.

Actions to Remain Covered

In addition to informing us of any changes in circumstances, in order to remain fully covered by your policy you must endeavour to:

- Prevent any loss, damage or injury.
- Ensure the premises are kept in a good condition, good state of repair and remain structurally sound.
- Ensure that all protections provided for the security of the home are maintained in good working order and are in full and effective operation. If you fail to comply with any part of this condition, claims as a result of illegal entry or exit may not be covered.

In the event that you do not follow these rules, it may result in claims not being paid. Further to this, we may decide to remove certain cover options selected, alter the premium or cancel the whole policy.

Who are the Providers of this Policy?

Urban Jungle administer this policy and should always be your first point of contact. Urban Jungle Services LTD is registered in England and Wales under company number 10414152, and its registered office address is 20-22 Wenlock Road, London, N1 7GU. Urban Jungle is authorised and regulated by the Financial Conduct Authority (FCA), and can be found on the Financial Services Register under number 782061.

Urban Jungle arrange the policy with us on your behalf. You do not pay Urban Jungle a fee for doing this. Urban Jungle receive a commission from us which is a percentage of the total premium.

Contents claims for this policy are administered by Davies Managed Systems Limited. Davies Managed Systems Limited is registered in England and Wales under company number 03452116 and its registered office address is PO Box 2801, Stoke on Trent, ST4 9DN.

This policy is underwritten by Ageas Insurance Ltd, which means that they bear the cost of any claim. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and Regulated by the Prudential Regulation Authority and the Financial Conduct Authority under FCA No. 202039. Ageas Insurance Limited is registered in England and Wales under company number 354568 and its registered office address is Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA, United Kingdom.
Legal Expenses & Home Emergency

This cover under this section is provided by ARAG plc. ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

ARAG plc is authorised and regulated by the Financial Conduct Authority firm registration number 452369. ARAG plc is authorised to administer this insurance on behalf of the insurer AmTrust Europe Limited. AmTrust Europe Limited is registered in England and Wales number 1229676 Registered address: Market Square House, St. James’s Street, Nottingham NG1 6FG. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority firm registration number 202189.

ARAG plc and AmTrust Europe Limited are covered by the Financial Ombudsman Service.

Details of each of these businesses can be found on the Financial Services Register, which can be found by visiting https://register.fca.org.uk or by calling the Financial Conduct Authority on 0800 111 6768.
The Policy Booklet - Contents Insurance

How to Make a Claim

In the event of a claim or potential claim under this policy, please contact our Claims Team by:

For Contents claims:

- Submitting a claim in “My Account” on the Urban Jungle website using the “Make a Claim” form
- Or by calling our claims helpline: 0344 371 2390

The claims helpline is open 9am to 5pm Monday to Friday (except Bank Holidays), and for emergencies 24 hours a day, 365 days a year.

When contacting our Claims Team, please ensure you have your policy reference number available. We may record or monitor calls for training purposes or to improve the quality of our service.

For Legal Expenses claims:

Please refer to page 39.

For Home Emergency claims:

Please refer to page 45.

Defence of Claims

We may take full responsibility for conducting, defending or settling any claim in your name and any action we consider necessary to enforce your rights or our rights under this insurance.

Claims Conditions Applicable to the Whole of Your Contents Insurance

Your duties in the event of a claim or possible claim under this insurance:

1. You must notify our claims management team at Davies Managed Systems Limited within 30 days of the incident, providing written details of what happened and any other information we may require. If the incident is as a direct result of theft or any malicious act, then the incident must be reported to the police by you within 24 hours of discovery of the incident to obtain a crime reference number.

2. You must forward to us, by registered post or email and within 3 working days, any letter, writ, summons or other legal document served on you in connection with a claim or possible claim. You must not answer any correspondence, admit, deny or negotiate any claim without prior written consent. You must not admit liability or offer or agree to settle any claim without our written permission.

3. You must allow us or our representatives full access to your home or any building where any loss or damage has occurred to deal with the claim. We will also be entitled to defend or settle any legal action and take proceedings to recover compensation from any third party in respect of anything that is covered by this policy, we may do this in your name and for our benefit but at our expense.

4. You must not dispose of any damaged items before we have had the opportunity to inspect them unless you have been advised by us to dispose of them.

5. It is your responsibility to prove any loss and you must provide us with evidence of the value or age (or both) for all items involved in a claim. To help prove your claim we will require you to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, utility bills, pre-purchase surveys or plans and deeds of your home.

6. You must take care to limit any loss, damage or injury.
7. You must not make a claim which is fraudulent and/or intentionally exaggerated and/or supported by any fraudulent statements or other devices. If you do, we will not pay any part of your fraudulent claim. In addition, we will have the right to:
   1. treat this policy as terminated from the date of your fraudulent act;
   2. recover from you any amounts that we have paid in respect of your fraudulent claim.
8. You must pay all premiums that are due. If any premium that is due has not been paid at the time of any claim or incident giving rise to a claim, it may result in your claim not being paid and your policy voided.

Failure to comply fully with any of the claims conditions listed above will prejudice you in the event of a claim, which may result in your claim not being paid in full or paid at all.

Claims Conditions Applicable to Mobile Phones
Your duties in the event of a claim or possible claim under this insurance for a mobile phone(s):

1. If your mobile phone(s) is lost or stolen, then you must report it to the police. You can do this at www.reportmyloss.com/uk, your local constabulary website or over the phone. You will need to obtain a crime or lost property reference number from them, which we will need you to share with us.
2. You must provide us with evidence of your ownership, the age and value of the mobile phone(s) involved in a claim. We may request you to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets and photographs. If your claim is for theft, loss or damage to your mobile phone(s), then you must provide evidence from your network provider to show that the mobile phone(s) has been in use until the event giving rise to a claim. You must also provide your IMEI/serial number of the mobile phone(s) being claimed for when we request this.
3. If your mobile phone(s) is damaged, you must not dispose of it and you must hand it over to us for inspection and repair if we request that you do.
4. If your claim is for the accidental loss or theft of your mobile phone(s), then you must activate any deactivation tools available (e.g. Find My iPhone) as soon as possible and send evidence to us that this has been done, as and when we request such evidence.

How your Claim will be Settled
If you claim for loss or damage to the contents, we will at our option repair, replace or pay for any article covered.

For total loss or destruction of any article we will pay you the cost of replacing the article as new, as long as:

- the new article is as close as possible to but not an improvement on the original article when it was new; and
- you have paid or we have authorised the cost of replacement.

The above basis of settlement will not apply to:

- clothes
- pedal cycles
- mobile phones
- laptops

Where we will take off an amount for wear and tear and depreciation. The amount deducted will be calculated as follows:
The Policy Booklet - Contents Insurance

<table>
<thead>
<tr>
<th>Age of item</th>
<th>Amount deducted from replacement price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 12 months</td>
<td>10%</td>
</tr>
<tr>
<td>12 – 24 months</td>
<td>20%</td>
</tr>
<tr>
<td>24 – 36 months</td>
<td>30%</td>
</tr>
<tr>
<td>36 – 48 months</td>
<td>40%</td>
</tr>
<tr>
<td>49 months +</td>
<td>50%</td>
</tr>
</tbody>
</table>

This means that, if the item(s) being claimed for cannot be replaced with an identical item(s) of the same age and condition, we will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original item(s).

For the avoidance of doubt, refurbished mobile phones and laptops are counted as new at the point they were purchased by you, and should be insured at their refurbished value.

If you are claiming for an item of jewellery or a watch which exceeds £3,000, we will require proof of purchase and an independent valuation less than 3 years old at the point of the claim.

We will not pay the cost of replacing or repairing any undamaged parts of the contents which form part of a pair, set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

When settling any claims we will always settle the claim to the account of the person making the claim. Where there are multiple members of the household, we take no responsibility for allocating any claims funds or any refunds between joint policyholders. Any claim settlement may result in an increase in your renewal premium.

Your Sum Insured

We will not reduce the contents sum insured after we have paid a claim as long as you agree to carry out our recommendations to prevent further loss or damage.

It is important to make sure the full replacement value of your contents, including personal items, does not exceed the level of cover shown in your schedule. If you do not select an appropriate level of cover, you are at risk of being under-insured. This means that, in the event of a claim, any claim settlement may be proportionally reduced by the percentage amount that your contents are under-insured.

Limit of Insurance

We will not pay any more than the sum insured for the contents of each premises shown in the schedule.
The Policy Booklet - Contents Insurance

How to Make a Complaint

We and Urban Jungle will always work incredibly hard to make sure that you are happy, but if anything is not quite right we want to know about it as soon as possible. If you have a complaint about your policy or the handling of a claim, the details below set out some of the key steps that you can take to address your concerns.

Policy Administration Issues

If you have any questions or concerns about your policy administration and documents, you should contact Urban Jungle. You can get in touch with them quickly using:

- The ‘Contact Us’ section of www.myurbanjungle.com
- The live chat or contact form on any page of the Urban Jungle website
- By calling 0800 808 5847

Urban Jungle’s office hours are Monday to Friday 9am–5pm (excluding bank holidays).

Urban Jungle will always try to resolve any complaints as a matter of urgency, and in any case, you will always receive a response from them within 2 working days.

Contents Claims Administration Issues

If you wish to make a complaint about a claim please contact;

Ageas Insurance Limited per Davies Managed Systems Limited, P.O. Box 2801, Stoke on Trent, Staffordshire, ST4 9DN.

Telephone: 0344 371 2390

We promise to:

- acknowledge your complaint within five days of receiving it;
- have your complaint reviewed by a senior member of staff;
- tell you the name of the person managing your complaint; and
- respond in full to your complaint within 28 days. If this is not possible for any reason, we will write to you to explain why we have not been able to settle the matter quickly. We will also let you know when we will contact you again.

If you Remain Unhappy

If after 8 weeks your complaint remains unresolved, or if after receiving a final response, you continue to be unhappy with the way your complaint has been dealt with, you can raise the issue to the Financial Services Ombudsman. All of the details regarding eligible complainants and how to report a complaint to them are available on their website at www.financial-ombudsman.org.uk.

None of the above will affect your statutory rights.

What Other Protections do you Have?

Both Urban Jungle and Ageas Insurance Ltd are members of the Financial Services Compensation Scheme (FSCS). This is a government backed scheme which helps ensure customers are covered should any financial services business they work with fail, or be unable to fulfil their obligations.

If either party is unable to fulfil their obligations to you, you may be entitled to compensation from the scheme. This varies by circumstances but for most insurance policies 90% of any claim amount is covered. You can find more information at http://www.fscs.org.uk/.
The Policy Booklet - Contents Insurance

How to Make a Complaint (Legal Expenses & Home Emergency)

ARAG is committed to providing a first class service at all times. However, if a complaint arises, this should be addressed to ARAG’s Customer Relations Department who will arrange to have it reviewed at the appropriate level. ARAG can be reached in the following ways:

ARAG plc
9 Whiteladies Road
Clifton
Bristol, BS8 1NN
Telephone: +44 (0)117 917 1561
Email: customerrelations@arag.co.uk

If ARAG are not able to resolve the complaint to your satisfaction then you can refer it to the Financial Ombudsman Service (FOS) at the above address.

General Exclusions Applicable to the Whole of this Insurance

We will not cover:

1. Radioactive Contamination and Nuclear Assemblies
   We will not pay for:
   1. loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom.
   2. any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
      i. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
      ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

2. 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 be 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.

3. Existing and Deliberate Damage Exclusion
   We will not pay for loss or damage:
   • occurring before cover starts or arising from an event before cover starts
   • caused deliberately by you or your representatives

4. Nuclear, Biological and Chemical Contamination Clause
   We will not pay for:
   1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
   2. Any legal liability of whatsoever nature;
   3. Death or injury to any person;
   Directly or indirectly caused by or contributed to by or arising from Nuclear, Biological or Chemical contamination due to or arising from;
   • Terrorism; and/or
The Policy Booklet - Contents Insurance

- Steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion ‘terrorism’ means 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;
- 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.

5. Contamination and Pollution Exclusion

We will not pay for any loss or damage due to contamination, sooting, deposition, impairment with dust, chemical precipitation, poisoning, epidemic, pandemic and disease including but not limited to foot and mouth disease, pollution, adulteration or impurification or due to any limitation or prevention of the use of objects because of hazards to health.

This exclusion does not apply if such loss or damage arises out of one or more of the following perils – fire and resultant smoke damage, lightning, explosion, earthquake, impact of aircraft, storm, flood, weight of snow, escape of water from fixed water tanks, apparatus or pipes, riot, civil commotion, malicious damage, subsidence, heave or landslip.

6. Micro-organism Exclusion

We will not pay for any loss, damage, claim cost, expenses or other sum directly or indirectly arising out of or relating to:

Mould, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual threat to human health.

This exclusion applies regardless whether there is:
- Any physical loss or damage to insured property
- Any insured peril or cause, whether or not contributing concurrently or in any sequence
- Any one loss, occupancy or functionality
- Any action required, including but not limited to repair, replacement, removal, cleanup, abatement, disposal, relocation or steps taken to address medical or legal concerns

7. Diminution in Value Exclusion

We will not pay for any reduction in value of the property insured following repair or replacement paid for under this insurance.

8. Contractors Exclusion

We will not pay for any loss, damage or liability arising out of the activities of contractors. For the purpose of this exclusion a contractor is defined as any person, company or organisation working at or on the premises, including where you are working in your capacity as a professional tradesman.

9. Electronic Data Exclusion

We will not pay for:

Loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any cause whatsoever (including but not limited to computer viruses) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

However in the event of a fire or explosion resulting from any matter described above, this insurance will cover physical damage occurring during the policy period to the property insured by the original policy.

Should electronic data processing media insured by this policy suffer physical loss or damage insured by this policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the
electronic data from back-up or from originals of a previous generation. These costs will not include research and engineering or any costs of recreating, gathering or assembling such electronic data. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this insurance does not insure any amount pertaining to the value of such electronic data to the **insured** or any other party, even if such electronic data cannot be recreated, gathered or assembled.

10. **Faulty Workmanship Exclusion**
   
   **We** will not pay for:
   
   Any loss or damage arising from faulty design, specification, workmanship or materials

11. **Wear and Tear Exclusion**
   
   **We** will not pay for:
   
   Any loss or damage caused by wear and tear or any other gradual operating cause

12. **Pests, Insects or Vermin Exclusion**
   
   **We** will not pay for:
   
   Any loss or damage caused by pests, insects or vermin

13. **Sanction Limitation and Exclusion**
   
   **We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
Legal Expenses

This cover under this section is provided by ARAG plc.

Definitions

Throughout this section where the following words appear in bold they will have the meanings shown below. Additional definitions can be found in the Policy Definitions.

**Appointed Advisor**
- The solicitor, accountant, or other advisor (who is not a mediator) appointed by us to act on your behalf.
- Mediator appointed by us to provide impartial dispute resolution in relation to a claim accepted by us.

**Collective Conditional Fee Agreement**
A legally enforceable agreement entered into on a common basis between the appointed advisor and us to pay their professional fees on the basis of either:
- 100% “no-win no-fee” or
- where discounted, that a discounted fee is payable

**Conditional Fee Agreement**
A legally enforceable agreement between you and the appointed advisor for paying their professional fees on the basis of either:
- 100% “no-win no-fee” or
- where discounted, that a discounted fee is payable

**Insurer**
AmTrust Europe Limited.

**Legal Costs and Expenses**
- Reasonable legal costs and expenses reasonably and proportionately incurred by the appointed advisor on the standard basis and agreed in advance by us. The term “standard basis” can be found within the Courts’ Civil Procedure Rules Part 44
- In civil claims, other side’s costs, fees and expenses where you have been ordered to pay them or you pay them with our agreement
- Reasonable accountancy fees reasonably incurred under Insured event 6 Tax by the appointed advisor and agreed by us in advance
- Your basic wages or salary under Insured event 8 Loss of earnings while attending court or tribunal at the request of the appointed advisor or whilst on jury service where lost wages or salary cannot be claimed back from the court or tribunal
- The reasonable cost of phone calls, postage (including special delivery), image scanning, photocopying or credit reports incurred under Insured event 9 where you have taken advice from our Identity Theft Advice and Resolution Service.
Reasonable Prospects of Success

- Other than as set out below, a greater than 50% chance of you successfully pursuing or defending the claim and, if you are seeking damages or compensation, a greater than 50% chance of enforcing any judgement that might be obtained. Under Insured event 2 Contract, there must be a greater than 50% chance of successfully defending the claim in its entirety.
- In criminal prosecution claims where you
  a) plead guilty, a greater than 50% chance of reducing any sentence or fine or
  b) plead not guilty, a greater than 50% chance of that plea being accepted by the court
- In all claims involving an appeal, a greater than 50% chance of your being successful

Where it has been determined that reasonable prospects of success as set out above do not exist, you shall be liable to pay any legal costs incurred should you pursue or defend your claim irrespective of the outcome.

Territorial Limits

- For Insured events 2 Contract and 4 Personal Injury: United Kingdom, countries in the European Union, Norway and Switzerland
- For all other Insured events: United Kingdom.

We/Us/Our

ARAG plc who is authorised under a binding authority agreement on behalf of the insurer, AmTrust Europe Limited.

You/Your/Insured

The Lead Policyholder and Other Policyholders listed on the schedule as well as any children under the age of 18, under your care and residing with you on a permanent basis.

Cover

Following an Insured Event, the insurer will pay legal costs and expenses up to £50,000 (including the cost of appeals) for all claims related by time or originating cause, subject to all of the following requirements being met:

1. The Insured Event occurs within the countries specified under territorial limits
2. The claim
   a. always has reasonable prospects of success
   b. is reported to us
      i. during the period of insurance, and
      ii. as soon as the insured first becomes aware of circumstances which could give rise to a claim
3. Unless there is a conflict of interest, the insured always agree to use the appointed advisor chosen by us in any claim before proceedings have been or need to be issued
4. Any dispute will be dealt with through mediation or by a court, tribunal, Advisory Conciliation and Arbitration Service or a relevant regulatory body agreed with us within the territorial limits

We consider that a claim has been reported to us when we have received your fully completed claim form.

Where you are seeking financial compensation and the cost of pursuing your claim is likely to be more than any award of damages, we will not pay more than the value of the likely award.
The Policy Booklet - Legal Expenses

**Insured Events**

If this option is selected, it covers your legal costs and expenses arising from the following Insured Events

<table>
<thead>
<tr>
<th>Insured Events</th>
<th>Cover Limit</th>
<th>Applicable Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Employment</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A dispute with your current, former or prospective employer relating to your contract of employment or related legal rights. You can claim as soon as internal procedures as set out in the:</td>
<td>Legal Expenses up to £50,000</td>
<td>£Zero</td>
</tr>
<tr>
<td>- ACAS Code of Practice for Disciplinary and Grievance Procedures; or</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Labour Relations Agency Code of Practice on Disciplinary and Grievance Procedures in Northern Ireland;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>have been or ought to have been concluded.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>You are required to cooperate fully with ACAS regarding mediation and not do anything that hinders a successful outcome.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The insurer will not pay for any claim arising from or relating to:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- a dispute arising solely from personal injury</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- defending you other than defending an appeal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- costs you incur to prepare for an internal disciplinary hearing, grievance or appeal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- your employer’s or ex-employer’s pension scheme</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- a compromise or settlement agreement between you and your employer unless such agreement arises from an ongoing claim under the policy.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>2. Contract</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A dispute arising out of an agreement or alleged agreement which has been entered into by you for:</td>
<td>Legal Expenses up to £50,000</td>
<td>£Zero</td>
</tr>
<tr>
<td>- buying or hiring consumer goods or services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- privately selling goods</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- renting your home as a tenant</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- buying or selling your main home</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- the occupation of your main home under a lease.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The Policy Booklet - Legal Expenses

<table>
<thead>
<tr>
<th>Insured Events</th>
<th>Cover Limit</th>
<th>Applicable Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The insurer</strong> will not pay for any claim arising from or relating to:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• a dispute with a tenant or lease where the <strong>insured</strong> is the landlord or lessor</td>
<td></td>
<td><strong>£Zero</strong></td>
</tr>
<tr>
<td>• loans, mortgages, pensions, or any other banking, life or long-term insurance products, savings or investments</td>
<td><strong>Legal Expenses up to £50,000</strong></td>
<td></td>
</tr>
<tr>
<td>• your business activities, trade, venture for gain, profession or employment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• a contract involving a motor vehicle</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• a settlement due under an insurance policy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• construction work, or designing, converting or extending any building where the contract value exceeds £6,000 including VAT.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>3. Property</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A dispute relating to visible property which <strong>you</strong> own following:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• an event which causes physical damage to <strong>your</strong> property including <strong>your</strong> main home</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• a public or private nuisance or trespass provided that where any boundary is in dispute, <strong>you</strong> have proof of where the boundary lies.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The insurer will not pay for</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• the first £250 of any claim relating to a public or private nuisance or trespass. This is payable by <strong>you</strong> as soon as we accept the claim.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• any claim arising from or relating to:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. a contract entered into by <strong>you</strong> other than a <strong>tenancy agreement</strong></td>
<td></td>
<td><strong>£Zero</strong></td>
</tr>
<tr>
<td>2. any building or land other than <strong>your home</strong></td>
<td></td>
<td>or £250 in the event of public nuisance or trespass.</td>
</tr>
</tbody>
</table>
### Insured Events

<table>
<thead>
<tr>
<th>Event</th>
<th>Cover Limit</th>
<th>Applicable Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>4. Personal Injury</strong></td>
<td>Legal Expenses up to £50,000</td>
<td>£Zero</td>
</tr>
</tbody>
</table>
| A sudden event directly causing **you** physical bodily injury or death. **The insurer will not** pay for any claim arising from or relating to:  
  - a condition, illness or disease which develops gradually or over time  
  - mental injury, nervous shock, depression or psychological symptoms where **you** have not sustained physical bodily injury  
  - defending any claim other than an appeal. | | |
| **5. Clinical Negligence**  | Legal Expenses up to £50,000  | £Zero             |
| A dispute arising from alleged clinical negligence or malpractice. **The insurer will not** pay for:  
  - any claim arising from or relating to a contract dispute  
  - defending any claim other than an appeal. | | |
| **6. Tax**                  | Legal Expenses up to £50,000  | £Zero             |
| A formal enquiry into **your** personal tax affairs provided that all returns are complete and have been submitted within the legal timescales permitted. **The insurer will not** pay for any claim arising from or relating to:  
  - tax returns where HMRC imposes a penalty, or which contain careless and/or deliberate misstatements  
  - a business or venture for **your** gain  
  - circumstances where the Disclosure of Tax Avoidance Scheme Regulations apply or should apply to **your** financial arrangements  
  - any enquiry that concerns assets, monies or wealth outside of Great Britain and Northern Ireland  
  - an investigation by the Fraud Investigation Service of HMRC. | | |
### Insured Events

<table>
<thead>
<tr>
<th>Insured Events</th>
<th>Cover Limit</th>
<th>Applicable Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>7. Legal Defence</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Work</td>
<td>Legal Expenses up to £50,000</td>
<td>£Zero</td>
</tr>
<tr>
<td>An alleged act or omission by you that arises from your work as an employee and results in:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. you being interviewed by the police or others with the power to prosecute</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. a prosecution being brought against you in a court of criminal jurisdiction</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. civil proceedings being brought against you under unfair discrimination laws.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Motor</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A motoring prosecution brought against you.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Regulatory investigations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A formal investigation or disciplinary hearing brought against you by a professional or regulatory body.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**The insurer will not** pay for any claim arising from or relating to:

- owning a vehicle or driving without motor insurance or driving without a valid driving licence
- a parking offence.

### 8. Loss of Earnings

**Your** absence from work to attend court, tribunal, arbitration or regulatory proceedings at the request of the appointed advisor or whilst on jury service which results in loss of earnings.

**The insurer will not** pay for:

- loss of earnings in excess of £1,000
- any sum which can be recovered from the court or tribunal.

**£1,000**  
**£Zero**
The Policy Booklet - Legal Expenses

<table>
<thead>
<tr>
<th>Insured Events</th>
<th>Cover Limit</th>
<th>Applicable Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>9. Identity Theft</strong></td>
<td>Legal Expenses up to</td>
<td>£Zero</td>
</tr>
<tr>
<td></td>
<td>£50,000</td>
<td></td>
</tr>
</tbody>
</table>

A dispute arising from the use of **your** personal information without **your** permission in order to commit fraud or other crimes provided that **you** contact our Identity Theft Advice and Resolution Service as soon as **you** suspect that **your** identity may have been stolen.

**The insurer** will not pay for any money claimed, goods, loans or other property or financial loss or other benefits obtained as the result of the identity theft.

Exclusions Applicable to Legal Expenses

The exclusions below apply to this section in addition to General Exclusions on page 27.

**You** are not covered for any claim arising from or relating to:

1. legal costs and expenses incurred without **our** consent
2. any event before the start of the policy and which **you** believed or ought reasonably to have believed could have led to a claim under this section
3. any amount below £100
4. any amount in excess of the applicable cover limit
5. an allegation against **you** involving:
   a. assault, violence, or dishonesty, malicious falsehood or defamation
   b. indecent or obscene materials
   c. the use of alcohol or its unauthorized or unregulated manufacture, unlicensed dealing in alcohol or dealing in or using illegal drugs
   d. illegal immigration
   e. money laundering or bribery offences, breaches of international sanctions, fraud, or any other financial crime activities
6. a dispute between **your** family members or co-tenants or joint tenants
7. any deliberate or reckless act by **you**
8. a judicial review
9. a dispute arising from or relating to clinical negligence except as provided for an Insured Event 5 Clinical Negligence
10. a dispute with **us**, the **insurer** or **Urban Jungle** not dealt with under the Disputes Condition, or the **insurer** or the company that sold this policy
11. a group litigation order
12. the payment of fines, penalties or compensation awarded against **you**
The Policy Booklet - Legal Expenses

Conditions Applicable to Legal Expenses

Where the insurer’s risk is affected by your failure to keep to these conditions the insurer can cancel this section of your policy, refuse a claim or withdraw from an ongoing claim. The insurer also reserves the right to recover legal costs and expenses from you if this happens.

1. Your Responsibilities
   You must
   a. tell ARAG immediately of anything that may make it more costly or difficult for the appointed advisor to resolve the claim in your favour
   b. cooperate fully with us, give the appointed advisor any instructions we require, and keep them updated with the progress of the claim and not hinder them
   c. take reasonable steps to claim back legal costs and expenses and, where recovered, pay them to the insurer
   d. keep legal costs and expenses as low as possible
   e. allow the insurer at any time to take over any claim and conduct the claim in your name.

2. Freedom to choose an appointed advisor
   a. In certain circumstances as set out in 2b) below you may choose an appointed advisor. In all other cases no right exists and we shall choose the appointed advisor.
   b. If
      i. a suitably qualified advisor considers that it has become necessary to issue proceedings or proceedings are issued against you, or
      ii. there is a conflict of interest
      the insured may choose a qualified appointed advisor.
   c. Where you wish to exercise the right to choose, you must write to ARAG with your preferred representative’s contact details and cost. Where you choose to use your preferred representative, the insurer will not pay more than we agree to pay a solicitor from our panel. (Our panel solicitor firms are chosen with care and we agree special terms with them which may be less than the rates available from other firms.)
   d. If you dismiss the appointed advisor without good reason, or withdraw from the claim without our written agreement, or if the appointed advisor refuses with good reason to continue acting for you, the insurer’s liability in respect of that claim will end immediately.
   e. In respect of a claim under Insured Events 1 Employment, 2 Contract, 4 Personal Injury or 5 Clinical Negligence, you must enter into a conditional fee agreement (unless the appointed advisor has entered into a collective conditional fee agreement), where legally permitted.

3. Consent
   a. You must agree to us having sight of the appointed advisor’s file relating to your claim. You are considered to have provided consent to us or our appointed agent to have sight of your file for auditing and quality control purposes.
   b. An insured must have your agreement to claim under this section.

4. Settlement
   a. The insurer can settle the claim by paying the reasonable value of your claim.
   b. You must not negotiate or settle the claim without our written agreement.
   c. If you refuse to settle the claim following advice to do so from the appointed advisor, the insurer reserves the right to refuse to pay further costs.
The Policy Booklet - Legal Expenses

d You must settle costs arising from Insured Event 9 Identity Theft in the first instance and make a receipted claim to us for reimbursement.

5. Barrister’s opinion
We may require you to obtain and pay for an opinion from a barrister if a dispute arises regarding the merits or value of the claim. If the opinion supports you, then the insurer will reimburse the reasonable costs of that opinion. If that opinion conflicts with advice obtained by us, then the insurer will pay for a final opinion which will be binding on you and us. This does not affect your right in the Disputes Condition below.

6. Other insurance
The insurer will not pay more than their fair share (rateable proportion) for any claim covered by another policy, or any claim that would have been covered by any other policy if this policy did not exist.

7. Fraudulent claims and claims tainted by dishonesty
a If you make any claim which is fraudulent or false, this section of the policy shall become void and all benefit under it will be lost.

b You should at all times be entirely truthful and open in any evidence, disclosure or statement you give and should act with complete honesty and integrity throughout. Where, on the balance of probabilities and having considered carefully all the facts of the claim, it appears that you have breached this condition and that the breach has:

1. affected our assessment of reasonable prospects of success, and/or
2. prejudiced any part the outcome of your claim

the insurer shall have no liability for legal costs and expenses incurred from the date of the breach.

All legal instruments, bodies and rules referred to within this section shall include the equivalent in Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands and any subsequent amendment or replacement legislation.
How to Make a Claim (Legal Expenses)

Making use of our helplines

Before making a claim you may wish to seek advice from one of our helplines:

For legal advice: XXXXXX XXXXXX — open 24 hours a day, 365 days of the year
For tax advice: XXXXXX XXXXXX — open between 9am and 5pm on weekdays (except bank holidays)
For identity theft advice: XXXXXX XXXXXX — open between 9am and 5pm on weekdays (except bank holidays)

Use of these services does not constitute making a claim.

Full terms of use for these helplines are set out below.

Telling us about your claim

If the helpline service cannot resolve your issue:

1. If you need to make a claim, you must notify us as soon as possible.
2. If you instruct your own solicitor or accountant without telling us, you will be liable for costs that are not covered by this policy.
3. A claim form can be downloaded at XXXXXXXXXXX or requested by telephoning us on XXXX XXX XXXX between 9am and 5pm weekdays (except bank holidays).
4. The completed claim form and supporting documentation can be sent to us by email, post or fax.

Further details are set out in the claim form itself.

What happens next?

1. We will send you a written acknowledgement by the end of the next working day after receiving your claim form.
2. Within five working days of receiving all the information needed to assess the availability of cover under the policy, we will write to you either:
   a. confirming cover under the terms of this policy and advising you of the next steps to progress your claim; or
   b. if the claim is not covered, we will explain in full the reason why and advise whether we can assist in another way.
3. When a representative is appointed they will try to resolve your dispute without delay, arranging mediation whenever appropriate.
4. We will check on the progress of your claim with the appointed advisor from time to time. Sometimes matters cannot be resolved quickly, particularly if the other side is slow to cooperate or a legal timetable is decided by the courts.
The Policy Booklet - Legal Expenses

Helplines

These helplines are provided by ARAG plc.

The following helpline services are available to you during the period of insurance.

All helplines are subject to fair and reasonable use. The level of fair usage will depend on individual circumstances. However, if our advisors consider that your helpline usage is becoming excessive they will tell you. If following that warning usage is not reduced to a more reasonable level, we can refuse to accept further calls.

Legal and Tax Advice XXXX XXX XXXX

If you have a legal or tax problem we recommend that you call our confidential legal and tax advice helpline. Legal advice is available 24 hours a day, 365 days of the year, and tax advice is available between 9am and 5pm on weekdays (except bank holidays). We give advice about personal legal matters within UK and EU law or personal tax matters within the UK. Your query will be dealt with by a qualified specialist who is experienced in handling legal and tax-related matters. Use of this service does not constitute reporting of a claim.

Identity Theft Advice and Resolution Service XXXX XXX XXXX

This service is available between 9am and 5pm on weekdays (except bank holidays). We provide telephone advice to help you keep your personal identity secure. Where identity theft is suspected, our specialist caseworkers can help you to restore your credit rating and correspond with your card issuer, bank or other parties. Identity theft expenses are insured under Insured event 9 when you use this helpline.

Consumer Legal Services Website

Register at www.araglegal.co.uk and enter voucher code XXXXXXXXXXXX to access ARAG’s digital law guide and download legal documents to help with consumer legal matters.
The Policy Booklet - Home Emergency

Home Emergency

This cover under this section is provided by ARAG plc.

Definitions

Throughout this section where the following words appear in bold they will have the meanings shown below. Additional definitions can be found in the Policy Definitions.

Central Heating

A boiler:

- located in your home (or connecting garage), and
- which has been serviced within the 12 months prior to the date of your home emergency claim.

Contractor

- The contractor or tradesperson chosen by us to respond to your home emergency.
- Where your home is powered by a biomass boiler or anaerobic digester system, a suitably qualified expert chosen by you with our agreement to respond to your home emergency.

Emergency costs

- Contractor’s reasonable and properly charged labour costs, parts and materials provided that where your home is powered by a biomass boiler or anaerobic digester system, you must pay the contractor and send the receipt to us for the insurer to reimburse you.
- Where necessary, alternative accommodation costs incurred under insured event. The maximum payable by the insurer is £0 for all claims related by time or original cause.

Home

Your principal private dwelling used for domestic purposes only and situated within the United Kingdom, Channel Islands and the Isle of Man.

Home emergency

A sudden unexpected event which clearly requires immediate action in order to:

- prevent damage or avoid further damage to your home, and/or render the home safe or secure, and/or restore the main services to the home, and/or alleviate any health risk to you.

Insurer

AmTrust Europe Limited.

Vermin

Brown or black rats, house or field mice, and wasps’ or hornets’ nests.

We/us/our

ARAG plc. (or appointed agents on its behalf) who is authorised under a binding authority agreement to administer this insurance on behalf of the insurer, AmTrust Europe Limited.

You/your

The Lead Policyholder and Other Policyholders listed on the schedule as well as any children under the age of 18, under your care and residing with you on a permanent basis.

Cover

Following an Insured event which results in a home emergency the insurer will pay emergency costs up to £0 (for all contractor’s costs & charges and parts & materials used relating to the same emergency) provided that all of the following requirements are met:

1. You have paid the insurance premium.

2. The claim is reported to us:
a during the period of insurance and  
b immediately after you first become aware of a home emergency.

3. You always agree to use the contractor chosen by us.

### Insured Events

If this option is selected, it covers the costs from the following Insured Events.

<table>
<thead>
<tr>
<th>Insured events</th>
<th>Cover Limit</th>
<th>Applicable Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Main Heating System</strong></td>
<td>The total failure or complete breakdown, whether or not caused by accidental damage, of the main heating system (including a central heating boiler), all radiators, hot water pipes and water storage tanks in your home.</td>
<td>Emergency costs up to £1,000</td>
</tr>
<tr>
<td><strong>2. Plumbing &amp; Drainage</strong></td>
<td>The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system including water storage tanks, taps and pipe-work located within your home, which results in a home emergency.</td>
<td>Emergency costs up to £1,000</td>
</tr>
<tr>
<td><strong>3. Home Security</strong></td>
<td>Damage to (whether or not accidental) or the failure of external doors, windows or locks; which compromises the security of your home.</td>
<td>Emergency costs up to £1,000</td>
</tr>
<tr>
<td><strong>4. Toilet Unit</strong></td>
<td>Breakage or mechanical failure of the toilet bowl or cistern resulting in the loss of function provided that there is no other toilet in your home.</td>
<td>Emergency costs up to £1,000</td>
</tr>
</tbody>
</table>
### The Policy Booklet - Home Emergency

<table>
<thead>
<tr>
<th>Insured events</th>
<th>Cover Limit</th>
<th>Applicable Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>5. Domestic Power Supply</td>
<td>Emergency costs up to £1,000</td>
<td>£Zero</td>
</tr>
<tr>
<td>The failure, whether or not caused accidentally, of your home's domestic electricity or gas supply.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Lost Keys</td>
<td>Emergency costs up to £1,000</td>
<td>£Zero</td>
</tr>
<tr>
<td>The loss or theft of the only available keys, if you cannot replace them to gain access to your home.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Vermin Infestation</td>
<td>Emergency costs up to £1,000</td>
<td>£Zero</td>
</tr>
<tr>
<td>Vermin causing damage inside your home or a health risk to you.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Alternative Accommodation Costs</td>
<td>Emergency costs up to £1,000</td>
<td>£Zero</td>
</tr>
<tr>
<td>Your overnight accommodation costs including transport to such accommodation following a home emergency which makes your home unsafe, unsecure or uncomfortable to stay in overnight.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Exclusions applicable to Home Emergency

The exclusions below apply to this section in addition to General Exclusions on page 27.

You are not covered for any claim arising from or relating to:

1. emergency costs which have been incurred before we accept a claim
2. an Insured event which happens within the first 48 hours of cover if you purchase this policy at a different date from any other related insurance policy
3. emergency costs where there is no one at home when the contractor arrives
4. any wilful or negligent act or omission or any third party interference or faulty workmanship which does not comply with recognised industry standards or manufacturer’s instructions
5. the cost of making permanent repairs including any redecoration or making good the fabric of your home
   a. once the home emergency situation has been resolved
   b. arising from damage caused:
      i. in the course of the repair or
      ii. in the course of investigation of the cause of the Insured event or
      iii. in gaining access to your home
6. the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply
7. the replacement of parts that suffer damage or the gradual process of wear and tear over time (such as dripping taps, washers or discs forming part of a tank pipe or tap)
The Policy Booklet - Home Emergency

8. your garage (except a central heating boiler located in a connecting garage) outbuildings, boundary walls, fences, hedges, cesspit, fuel tank or septic tank

9. your home being left unoccupied for more than 30 days consecutively

10. goods or materials covered by a manufacturer’s, supplier’s, or installer’s warranty

11. the failure of equipment or facilities which have not been installed, maintained or serviced in accordance with legal regulations or manufacturer’s instructions, or which is caused by a design fault which makes them inadequate or unfit for use

12. a claim covered by another policy, or any claim that would have been covered by any other policy if this policy did not exist

13. subsidence, land slip or heave

14. a property that is not your main residence or that you rent or let

15. blockage of supply or waste pipes to the home due to freezing weather conditions

16. pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speed

Conditions Applicable to Home Emergency

Where the insurer’s risk is affected by your failure to keep to these conditions the insurer can cancel this section of your policy, refuse a claim or withdraw from an ongoing claim. The insurer also reserves the right to recover home emergency expenses from you if this happens.

1. Your Responsibilities

You must:

a. observe and keep to the terms of the policy
b. not do anything that hinders us or the contractor
c. tell us immediately after first becoming aware of any home emergency
d. tell us immediately of anything that may materially alter our assessment of the claim
e. cooperate fully with the contractor and us
f. provide us with everything we need to help us handle the claim
g. take reasonable steps to recover emergency costs that the insurer pays and pay to the insurer all costs that are recovered should these be paid to you
h. minimise any emergency costs and try to prevent anything happening that may cause a claim
i. allow the insurer at any time to take over and conduct in your name any claim, proceedings or investigation
j. be able to prove that the central heating boiler has been serviced within the 12 months prior to the date of your home emergency claim.

2. Our Consent

We must give you our consent to incur emergency costs. The insurer does not accept liability for emergency costs incurred without our consent.

3. Settlement

You must not settle the contractor’s invoice or agree to pay emergency costs that you wish to claim for under this policy without our agreement.

Call out and labour costs

When settling contractor’s call out charge and labour costs, unless stated otherwise on the contractor’s invoice we will determine that the call out charge covers the cost of the contractor attending your home and disallows any time spent diagnosing the fault which has caused the Insured Event. Any inspection
time that is required to trace, access or identify the cause of the insured event will be settled on the basis that the time is charged as labour costs.

4. Disputes
If any dispute between you and us arises from this policy, you can make a complaint to us as described on page 27 of this policy and we will try to resolve the matter. If we are unable to satisfy your concerns you can ask the Financial Ombudsman Service to arbitrate over the complaint.

5. Fraudulent Claims
If you make any claim under the policy which is fraudulent or false, the policy shall become void and all benefit under it will be lost.

How to Make a Claim (Home Emergency)

Telling us about your claim
In the event of a home emergency:

1. Please telephone XXXXX XXXXXX (lines are open 24 hours a day, 365 days a year) as soon as possible, providing us with your name, address, postcode and the nature of the problem.

2. It is important you notify us as soon as possible of any claim, and do not call out your own contractors unless we have agreed as we will not pay their costs and it could stop your claim being covered.

3. You must report any major emergency which could result in serious damage to the home or injury, to the Emergency Services or the company that supplies the service

4. Your call may be recorded for training and security purposes and will be answered as soon as possible.

What happens next?

1. We will record your details and then decide on the best course of action to limit your loss and/or repair the damage. If the incident relates to an emergency covered under this policy, we will instruct a member of our emergency contractor network. Poor weather conditions or remote locations may affect normal standards of service.

2. If your home is powered by a biomass boiler or anaerobic digester system, we will check your details and agree for you to choose a suitable expert to help. You will have to pay the contractor and send your receipt to us, we will reimburse your claim. Please send your receipt to XXXXXXXXX or ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN.

3. If you are claiming for alternative accommodation costs you must obtain our authority to incur costs before booking somewhere to stay. You will have to pay for the accommodation when you check out and send your receipt to us to be reimbursed.
Applicable Laws to this Insurance

Matters relating to this policy will always be managed in accordance with the applicable laws in England and Wales. Any disputes relating to this policy will be under the exclusive jurisdiction of English courts.

There are a number of laws which are applicable to this insurance policy which you should be aware of:

The Consumer Insurance (Disclosure and Representations) Act 2012

This Act sets out situations where failure by a policyholder to provide complete and accurate information requested by an insurer allows the insurer to cancel the policy, sometimes back to its start date and to keep any premiums paid. The Act also places a duty on the Insurer to ensure that the questions they ask the policyholder are clear, specific and not misleading.

Dangerous Dogs Act 1991

The Dangerous Dogs Act 1991 imposes certain requirements on specific types of dogs. It also places requirements in relations to dogs which are, as described by the Act, dangerously out of control. For further guidance please see the Office of Public Sector Information Website (http://www.legislation.gov.uk/) or contact the Citizens Advice Bureau.

Defective Premises Act 1972

The Defective Premises Act 1972 imposes duties in connection with the provision of dwellings and imposes liability for injury or damage caused to persons through defects in the state of the premises. Section 3 of The Defective Premises Act 1972 (or in Northern Ireland, Section 5 of The Defective Premises Northern Ireland Order 1975) extends the duty of care in certain circumstances after the dwellings have been disposed of.

For further guidance please see the Office of Public Sector Information Website (http://www.legislation.gov.uk/) or contact the Citizens Advice Bureau.

Contracts (Rights Of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
Data Privacy Notice

For details of how we collect, use and store your personal data – please refer to the full Privacy Policy on our website www.ageas.co.uk/privacy_policy or contact our Data Protection Officer at Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or thedpo@ageas.co.uk

Full details of Urban Jungle’s privacy policy can be found here: www.myurbanjungle.com/legal/privacy_policy.

It explains who Urban Jungle is, the types of information it holds, how it is used, who they share it with and how long it is kept and informs you of certain rights you have regarding your personal information. If you have any questions relating to Urban Jungle’s data policy, you can contact Urban Jungle’s data officer on: dataofficer@myurbanjungle.com.

In particular, you should be aware that Urban Jungle make use of the Claims and Underwriting Exchange Register (CUE). This is a database contributed to by most insurance providers, which shares data on policyholders and claims in order to identify and prevent crime, including fraud.

Data Privacy Notice (Legal Expenses & Home Emergency)

For full details of how ARAG collect, use, share and store personal information please visit ARAG’s website: www.arag.co.uk/cookie-policy/