



urban jungle

Your Contents Insurance Policy Document



Contents

Important Information About Your Policy Document	3
Words with Special Meanings	5
Introduction to your Policy	7
Schedule of Insurance & Statement of Fact	9
How the Policy Works	19
How to Make a Claim	21
How to Make a Complaint	23
General Exclusions Applicable to the Whole of this Insurance	25
Applicable Laws to this Insurance	28
Data Privacy Notice	29

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. 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.

You must notify **us** immediately if any of the information is incorrect, or if any amendments are required. If **you** do not do so, **your** policy may not protect **you** in the event of a claim and the cover provided within it may be restricted, suspended, withdrawn or invalidated completely.

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



Important Information About Your Policy Document

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.

Most importantly, this booklet also explains how to make a claim and how to make a complaint if **you** should need to. It also provides **you** with the contact details for the team at **Urban Jungle**, should **you** need any assistance from **us** at any time.

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

If **you** need to make a claim, please call 0344 856 2088. 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 21 of the Policy Booklet.



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 <i>damage or breakage</i> 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.
Common Areas	Common Areas are private communal spaces located within the home which are accessible by you , other permanent residents residing at the premises and authorised visitors.
Contents	Household goods and personal items , within the home , which you own or which you are legally liable for. Contents includes: <ul style="list-style-type: none">• fixtures and fittings• carpets but not permanently fitted flooring• pictures, decorative items and other works of art• musical instruments• books and collectables• tools and DIY equipment• wheelchairs and mobility aids Contents does NOT include: <ul style="list-style-type: none">• 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• motor vehicles (other than electric wheelchairs/mobility scooters), caravans, trailers or watercraft or their accessories• any living creature other than your domestic pets• any business equipment• any buildings you own
Credit Cards	Charge, cheque, credit, debit and cash cards not held for business purposes.
Digital Assets	Any text or media or currency 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.
Excess	The amount payable by you to us as shown in the schedule in the event of a claim.
Home	The domestic private dwelling (including private outbuildings and sheds) that you occupy which is located at the premises shown in the schedule .
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.



Words with Special Meanings

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	<p>Clothing, bicycles (limited to £2,000 per cycle), mobile phones, portable electronic gadgets and accessories, amateur sports equipment, jewellery and watches, precious metals, hearing aids and other similar items normally carried about the person and all of which belong to you. Any item valued over £2,000 must be specified and the limit of value for any specified single item is £15,000.</p> <p>Personal Items do not include:</p> <ul style="list-style-type: none">• money and credit cards
Premises	The address of the home 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 ERGO Versicherung AG, UK Branch 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	ERGO Versicherung AG, UK Branch.
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.



Introduction to your Policy

This is a quick introduction to **your** policy, which explains the main features of the policy, the types of cover that **you** can select, special circumstances that may be applicable, what **you** need to do to stay covered and other information that **we** think will help **you** to understand **your** policy.

Please note that this section is only intended to provide a helpful summary. To see which covers are applicable to **you** and all the policy's terms, conditions and exclusions, **you** need to refer to **your** policy **schedule** and the policy booklet.

Who is this Policy Designed for?

This policy is primarily designed for renters, living in domestic homes in the UK, but **we** also think it's pretty good if **you** are a homeowner with a flat, who buys **contents** insurance separately.

Main Features & Terms

- **Monthly policy and easy renewal** -- this is a monthly policy. It renews automatically each month, unless **you** cancel.
- **More than one policyholder** -- this policy covers **you** and can also cover anybody who is permanently living with **you** if **you** add them to the policy. Any children under 18 who are under the care of adults covered by the policy will be included automatically.
- **Location** - this policy is for people living in properties in the **United Kingdom**.
- **Flexible cover** -- **you** can change the covers that **you** have selected when **your** policy renews each month, so it is fully adaptable to any changes in **your** life.
- **Free cancellation** -- **you** can cancel for free at any time, which will take effect from the following month's payment.
- **Online policy management** -- using the 'My Account' tool on **Urban Jungle's** website, **you** can review **your** policy documents and update any of **your** information for free, at any time.

What does this Policy Cover?

This policy covers loss or damage to **your contents** and any household items which **you** own. This policy is for **contents** only and does not provide cover for any buildings which **you** own.

There are several things that **we** do not offer cover for, so take special care to make sure **you** understand these. When customising **your** policy and choosing the cover **you** want, **you** should also make sure it is suited to **your** circumstances.

Special Circumstances

There are a number of cases, where **Urban Jungle** will not be able to offer **you** cover. This will be the case in circumstances such as:

- If **you**, or anybody covered on the policy has unspent criminal convictions.
- If **you**, or anybody covered on the policy has been declined insurance or had a policy cancelled by any insurer.
- If **you**, or anybody covered on the policy has ever been declared bankrupt, served with any County Court Judgements (CCJs), Individual Voluntary Arrangement (IVAs) or arrangements with creditors.
- If **your home** is undergoing building work during the period that **you** are covered.
- If **your home** is in an area which **we** believe is particularly 'high risk', e.g located on a flood plain.



Introduction to your Policy

If one of the above becomes true after **you** have purchased, **you** should contact **Urban Jungle** immediately.

If **you** were to die during the monthly policy period, **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.

What you need to do to stay covered

There are several common-sense rules set out below that **you** must follow to ensure that **you** remain fully covered by **your** policy. 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. **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.
- tell **Urban Jungle** immediately if **you** stop using the **home** as **your** permanent private residence or change address.
- tell **Urban Jungle** immediately if **you** regularly leave the **home** unattended by day or night other than for **your** normal work schedule.
- tell **Urban Jungle** immediately if **you** leave the **home unoccupied**.
- immediately inform **Urban Jungle** of any change to the occupancy of the **home** from that last disclosed to **us** or if the **home** becomes illegally occupied.
- 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.
- tell **Urban Jungle** before any refurbishments, conversions, extensions or other structural works to the buildings are started or if there are any changes from those already disclosed to **us**.
- immediately inform **Urban Jungle** if the **home** is to be demolished or if the **home** becomes subject to compulsory purchase order.

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.



Schedule of Insurance & Statement of Fact

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. **We** are providing **your** cover 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 **us** know immediately, using the 'My Account' section of www.myurbanjungle.com.

Lead Policyholder	
First Name	John
Last Name	Smith
Date of Birth	01/01/1990
Email Address	john.smith@example.com
Mobile Phone Number	07123456789
Living Circumstances	
Do you rent or own the property you are insuring?	Rented
Number of adults living permanently at the home	1
Who is covered on the policy?	Just Me
Address to be Insured	
123 Merchant Ship Lane	
London	
SE12 6EE	



Schedule of Insurance & Statement of Fact

Your Policy	
Insurer	ERGO Versicherung AG, UK Branch
Policy Number	V2C-1557997432-TE
Reason for Issue	New Purchase
Policy Cover Type	Contents Insurance
Period of Insurance	Effective from 16/05/2019 Renews monthly on the 15th of each month
Total Monthly Premium (including tax)	£5.00
Claims & Losses in the Last 5 Years	
Have you or any of the policyholders made any home insurance claims in the last 5 years?	No
Special Circumstances	
None of the policyholders listed above has any unspent criminal convictions other than speeding fines	This is True
None of the policyholders listed above have ever been declined or refused insurance or had a policy cancelled or voided by any insurer	This is True
The home is not undergoing building work, and none is planned during the period of insurance	This is True
None of the policyholders listed above have been declared bankrupt, served with any County Court Judgements (CCJs), Individual Voluntary Arrangement (IVAs) or arrangements with creditors?	This is True

Authorised Signatory: Urban Jungle Services Ltd.
Dated: 16/05/2019

Issued and signed by **Urban Jungle** under binding authority contract number ERGO/0027/19 on behalf of:
ERGO Versicherung AG, UK Branch
Munich Re Group Offices, Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.



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.

Contents Cover at Home	
<p>Contents Cover Level Selected</p> <p>Includes cover for all of your contents within the home (including anybody covered on the policy)</p> <p>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.</p>	£10,000
Contents Cover Type	New-for-Old
Excess Level Selected	£100
Risks Covered by this Policy at Home	Cover Included?
<p>1. Accidental Damage</p> <p><i>Unexpected and unintended damage or breakage caused by a single and one-off event resulting from a sudden and external means.</i></p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"> a) damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon b) damage caused by chewing, tearing, scratching or fouling by animals unless Pet Owners cover is selected c) money, credit cards, documents or stamps d) damage to contact, corneal or micro corneal lenses 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 f) damage arising out of faulty design, specification, workmanship or materials g) damage from mechanical or electrical faults or breakdown h) damage caused by dryness, dampness, extremes of temperature and exposure to light i) loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination j) loss or damage arising from demolition, structural alteration or structural repair of the building 	Cover Included



Schedule of Insurance & Statement of Fact

Risks Covered by this Policy at Home	Cover Included?
<p>2. Fire and Resultant Smoke Damage, Explosion, Lightning or Earthquake</p>	Cover Included as Standard
<p>3. Storm or Flood</p> <p>There is <u>no cover</u> for:</p> <p>a) loss or damage to contents in the open</p>	Cover Included as Standard
<p>4. Theft or Attempted Theft</p> <p>There is <u>no cover</u> for:</p> <p>a) loss or damage unless caused by forcible and violent entry to or exit from the home</p> <p>b) loss or damage while the home is unoccupied for more than 30 consecutive days</p> <p>c) loss or damage to contents in the open</p> <p>d) loss or damage while any part of the home is let or loaned to anyone other than an authorised guest</p> <p>e) loss or damage caused by any person lawfully at the premises</p> <p>f) loss or damage to utilities</p>	Cover Included
<p>5. Riot or Civil Disturbance</p> <p>There is <u>no cover</u> for:</p> <p>a) loss or damage caused by any person lawfully on the premises</p>	Cover included as standard
<p>6. Vandalism</p> <p><i>Loss or damage caused by a malicious or violent purposeful act.</i></p> <p>There is <u>no cover</u> for:</p> <p>a) loss or damage caused by any person lawfully on the premises</p>	Cover included as standard



Schedule of Insurance & Statement of Fact

Risks Covered by this Policy at Home	Cover Included?
<p>7. Household Leaks</p> <p>Household leaks of water or oil from pipes or appliances in your home, or any adjacent property.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"> a) loss or damage while the home is unoccupied for more than 30 consecutive days b) loss or damage caused by wet or dry rot c) loss or damage caused by failure or lack of grout and/or sealant 	<p>Cover Included</p>
<p>8. Subsidence, Heave or Landslip</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"> 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 b) loss or damage arising from faulty design, specification, workmanship or materials 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 d) loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions e) loss or damage by coastal or riverbank erosion f) loss or damage caused by new structures bedding down, settling, expanding or shrinking 	<p>Cover included as standard</p>
<p>9. Impact by Aircraft or Aerial Vehicles</p>	<p>Cover included as standard</p>
<p>10. Collision by Animals or Vehicles</p>	<p>Cover included as standard</p>
<p>11. Damage Caused by Falling Trees or Branches</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"> a) loss or damage caused by trees being cut down or cut back within the boundary of the premises 	<p>Cover included as standard</p>



Schedule of Insurance & Statement of Fact

Additional Core Cover	Cover Included?	Level of Cover
<p>Public & Occupiers Liability</p> <p>This cover will compensate you:</p> <ul style="list-style-type: none"> a) as occupier for any amounts you become legally liable to pay as damages for: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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. e) for bodily injury to you or any person engaged in your service other than domestic staff. f) for bodily injury arising directly or indirectly from any communicable disease or condition. g) arising out of any criminal or violent act to another person. h) 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 i) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days. j) arising directly or indirectly out of any profession, occupation, business or employment. k) which you have assumed under contract and which would not otherwise have attached. l) arising out of your ownership, possession or use of: <ul style="list-style-type: none"> • any motorised or horse-drawn vehicle. • any power-operated lift. • any aircraft or watercraft other than rowing boats, punts or canoes. • any animal. 	<p>Cover included as standard</p>	<p>£2,000,000</p>



Schedule of Insurance & Statement of Fact

Additional Core Cover	Cover Included?	Level of Cover
<ul style="list-style-type: none"> • in respect of any kind of pollution and/or contamination. • arising out of your ownership, occupation, possession or use of any land or building that is not within the premises. • any proceedings bought against you in courts outside of the United Kingdom. • if you are entitled to compensation under any other insurance until such insurance(s) is exhausted. 	Cover included as standard	£2,000,000
<p>Alternative Accommodation</p> <p>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 11 above (even if you have not selected them for your contents at home)</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"> a) loss or damage while the home is unoccupied for more than 30 consecutive days b) periods longer than 24 months 	Cover included as standard	£20,000
<p>Household Removals Cover</p> <p>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. All fragile and breakable items must be protected within secure and padded packaging in order to be covered.</p>	Cover included as standard	£10,000
<p>Cover for Visitors Belongings</p> <p>This option provides cover for the belongings of temporary non-paying visitors to your home</p>	Cover included as standard	£1,000



Schedule of Insurance & Statement of Fact

Optional Cover		
<p>Out of Home Cover for Personal Items</p> <p>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 worldwide.</p> <p>You must specify any one item (including articles forming a pair or set) worth over £2,000.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"> 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 still covered by manufacturer's warranty h) any fraudulent calls or use of data in the case of mobile phones and connected devices i) any amount over £2,000 in total in respect of bicycles j) losses 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, both wheels and the frame are locked to a permanent structure k) any loss or damage in respect of bicycles whilst racing l) any loss or damage whilst using your bicycle professionally m) any loss or damage to accessories on the bicycle n) any loss or damage to bicycles occurring outside of the United Kingdom 	<p>Not Included</p>	<p>N/A</p>



Schedule of Insurance & Statement of Fact

Optional Cover		
<p>Common Areas Cover</p> <p>This option covers theft of your contents which you keep in common areas. For cover to apply, the common areas must be kept locked, and not open to the public.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"> • loss or damage by theft or attempted theft unless caused by forcible and violent entry to or exit from the common area 	<p>Not Included</p>	<p>N/A</p>
<p>Cover Whilst in Storage</p> <p>This option covers your contents if you need to put them into storage to make space, or use storage as a stop gap whilst you are moving house, you can add insurance cover against all of the risks listed in 1 to 11 above (even if you have not selected them for your contents at home). This cover applies only in your specified storage unit, the address of which is recorded below:</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"> • loss or damage by theft unless caused by forcible and violent entry to or exit from the storage unit in which your contents are located 	<p>Not Included</p>	<p>N/A</p>
<p>Domestic Pet Owner Cover</p> <p>This option covers your contents against accidental damage in the home caused by your pet.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"> • damage to clothing and apparel, fashion accessories, soft furnishings, carpets or upholstery • vet bills • costs associated with any liability issues caused by your pet 	<p>Not Included</p>	<p>N/A</p>
<p>Cover for Contents in Sheds and Outbuildings</p> <p>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.</p>	<p>Not Included</p>	<p>N/A</p>



Schedule of Insurance & Statement of Fact

Optional Cover		
<p>Business Equipment Cover</p> <p>This option covers business equipment, which is owned by a business where you are a Company Director of that business, within the home for all of the risks listed in 1 to 11 above (even if you have not selected them for your own contents). This option also covers any portable business equipment for theft or accidental damage out of the home anywhere in the United Kingdom and up to 60 days worldwide.</p>	<p>Not Included</p>	<p>N/A</p>
<p>Tenants Liability Insurance</p> <p>This option covers you against the cost of loss or damage to your home and landlord's furniture, furnishings and interior decorations, which your tenancy agreement specifies you are responsible for. Cover is in place for any of the risks listed in 1 to 11 above (even if you have not selected them for your own contents), as long as it is reported within 30 days of occurring.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"> 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 while the home is unoccupied for more than 30 consecutive days e) loss or damage caused by temporary paying guests 	<p>Cover Included</p>	<p>£5,000</p>



The Policy Booklet

How the Policy Works

This is a monthly policy, which will renew automatically every month, on the same day of the month as **your** policy start date (or the nearest possible in the case of shorter months). **We** will not notify **you** of the renewal each month, but **you** can make changes to **your** policy at any time.

How does Cancellation Work?

Our cover is designed to be flexible. That means that **you** can make changes easily and if **you** move **home** take **your** policy with **you**. If at any time the cover doesn't suit **you**, or **you** don't need it any more, **you** can cancel easily online. The cancellation will take effect from the following month, provided that **you** give **us** at least 4 days notice before the payment is taken.

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** can cancel and will receive a full refund for any premium paid for this policy provided that **you** have not already made a claim.

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, if **you** have disclosed incorrect information to **us** deliberately or if **we** suspect fraud. If **we** cancel **your** policy **we** will give **you** 14 days written notice via email.

Provided **you** have not made a claim and **you** have paid in full **we** will refund the premium paid for the final month.

Non-payment of Premiums

We reserve the right to cancel this policy immediately on written notice in the event of non-payment of the premium.

Any return premium due to **you** will depend on how long this insurance has been in force and whether or not any claims have been made.

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** receive a county court judgement, conviction or are prosecuted (except for motoring offences where a custodial sentence has not been served)
- if **you** have been declared bankrupt or become subject to bankruptcy proceedings



The Policy Booklet

- 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
- about any expected building work on **your premises**

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 monthly premium.

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 ERGO Versicherung AG, UK Branch, which means that they bear the cost of any claim. ERGO Versicherung AG, UK Branch is registered in England and Wales under company number BR016401 and its registered office address is Plantation Place, 3rd Floor, 30 Fenchurch Street, London, EC3M 3AJ. ERGO Versicherung AG, UK Branch is authorised and regulated by the Financial Conduct Authority and can be found on the Financial Services Register under number 602490.

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

How to Make a Claim

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

Calling **our** claims helpline: **0344 856 2088**.

Filling out a claims form on **Urban Jungle's** website.

via email: ergo.newclaims@davies-group.com.

The claims helpline is open 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.

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 this 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.



The Policy Booklet

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.

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

where **we** will take off an amount for wear and tear and depreciation.

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.

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

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 official office hours are Monday to Friday 9am--5pm (excluding bank holidays), though their team will often respond to queries out of hours, especially if they are urgent. The claims line is separate (see page 23, section **Claims Administration Issues**) and is open 24 hours a day, 365 days a year.

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.

Claims Administration Issues

If **your** complaint is about a claim, **you** should refer the matter to **our** claims specialists Davies Managed Systems Limited (DMS). Their contact details are provided below:

Customer Relations, Davies Managed Systems Limited, PO Box 2801, Stoke on Trent, ST4 9DN.

Telephone: **01782 339128**

Alternatively **you** can ask **Urban Jungle** to refer the matter on for **you**.

Please quote **your** policy number and claim reference (if applicable) in all correspondence so that **your** concerns may be dealt with speedily.

What Happens Next?

If **Urban Jungle** or DMS are not able to resolve **your** complaint satisfactorily by close of business the 3rd working day following receipt of **your** complaint, they will refer **your** complaint to the Complaints Manager at ERGO Versicherung AG, UK Branch, who will send **you** an acknowledgement letter. If **you** don't receive any acknowledgement letter, or at any time if **you** wish to do so, **you** may contact the Complaints Manager yourself by writing to:

Complaints Manager, ERGO Versicherung AG, UK Branch,

Munich Re Group Offices, Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Telephone: **0203 003 7130**

E-mail: complaints@ergo-commercial.co.uk

The Complaints Manager will investigate **your** complaint and will provide **you** with a written response within eight weeks of **your** initial complaint. This will either be a final response or a letter informing **you** that **we** need more time for **our** investigation.



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 ERGO Versicherung AG, UK Branch 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/>.



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
- 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 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



The Policy Booklet

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.



The Policy Booklet

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.



The Policy Booklet

Data Privacy Notice

For full details of how **we** protect **your** privacy and process **your** data, please read the Privacy Statement that accompanies this policy. The Privacy Statement can also be viewed online by visiting **our** website:

www.ergoinsurance.co.uk/ergo/legal-notice.

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.

