

# Your Contents Insurance policy document

Policy **V2C-0000000000-00**





# urban jungle

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# 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: **0808 502 2927**

The claims helpline is open 9am to 5:30pm 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.

## 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.

## Important Information About Your Policy Document

### Definitions

Throughout this policy document, certain words will appear in bold and will have special meanings. Definitions of these words can be found on page 30 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 Policy Booklet - Contents Insurance

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** as soon as reasonably possible 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 as soon as reasonably possible, using the 'My Account' area on [www.myurbanjungle.com](http://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.

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](mailto:support@myurbanjungle.zendesk.com)

# 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. 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 as soon as reasonably possible, using the 'My Account' section of [www.myurbanjungle.com](http://www.myurbanjungle.com).

<b>Lead Policyholder</b>	
First Name	Harry
Last Name	Smith
Date of Birth	01/01/1990
Email Address	harrysmith@example.com
Mobile Phone Number	07123456789
<b>Living Circumstances</b>	
Do <b>you</b> rent or own the property <b>you</b> are insuring?	Rented
Who lives at the property?	Adult(s): 1 Children under 18: 1
<i>You should include any children under 18 who live at your address on a permanent basis and are cared for by you right now.</i>  <i>If your circumstances change, like welcoming a child to the property or a child turning 18, you have to update your details on your account.</i>	
Who is covered on the policy?	Just Me
<i>Any children permanently living at the property and listed on the policy are covered</i>	
<b>Address to be Insured</b>	
123 Merchant Ship Lane	
The Crossroads	
London	
SE12 6EE	

## Schedule of Insurance & Statement of Fact

Your Policy	
Insurer	Insurer confirmed at quote (Contents) ARAG Legal Expenses Insurance Company Limited (Legal Expenses & Home Emergency)
Policy Number	V2C-0000000000-00
Reason for Issue	New Purchase
Policy Cover Type	<b>Contents</b> Insurance Legal Expenses not included Home Emergency not included
What kind of cover are you looking for?	<i>Buildings and Contents; Buildings; Contents; Landlords</i>
Contract Type	<b>Monthly</b>
Period of Insurance	Original policy start date: 01/01/2025 Cover detailed in this document effective during the period of: 01/01/2025 to 31/01/2025 Next monthly renewal on 01/02/2025
Automatic Renewal	On
Total Monthly Premium:	£X.XX (including £X.XX of Insurance Premium Tax)
Property Details	
How many years have <b>you</b> lived at this address?	<b>1</b>
How many <b>bedrooms</b> does the property have?	<b>1</b>
<i>This includes bedrooms that have been converted e.g. studies</i>	
Claims & Losses in the Last 5 Years	
How many Contents claims have you, or anyone listed on the policy, made in the last 5 years?	<b>0</b>
<i>This should include any claims which were later withdrawn or not proceeded with by you, ongoing claims, and any declined by your insurer.</i>	

## Schedule of Insurance & Statement of Fact

Claims & Losses in the Last 5 Years	
How many years <b>no-claims bonus</b> do <b>you</b> have for <b>Contents</b> insurance?	1
<i>No-claims bonus is earned for each year <b>you</b> continuously hold contents insurance without making a claim. (For the avoidance of doubt, landlord or commercial policies cannot be considered when calculating the number of years.)</i>	
Special Circumstances	
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?	<b>This is True</b>
None of the policyholders listed above has any unspent criminal convictions other than speeding fines	<b>This is True</b>
None of the policyholders listed above have ever been declined or refused insurance or had a policy cancelled or voided by any insurer	<b>This is True</b>



Authorised Signatory: Greg Smyth  
Dated: 26/11/2025

Issued and signed by **Urban Jungle** under the binding authority contract number that will be confirmed at point of quote.

## 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](http://www.myurbanjungle.com).

<b>Contents Cover at Home</b>	
<b>Contents Cover Level Selected</b>	£10,000
Contents cover level should be sufficient to cover all of <b>your contents</b> within the <b>home</b> (including anybody covered on the policy)	
<b>Your contents</b> will also automatically be covered when <b>you</b> are at work, provided that <b>you</b> work in a building that is secure, and not open to the public.	
<b>Contents Cover Type</b>	<b>New-for-Old</b> A deduction for depreciation will be made on: <ul style="list-style-type: none"><li>• Bicycles</li><li>• <b>Mobile Phones</b></li><li>• Laptops</li></ul>
<b>Contents Excess Level Selected</b>	£100
<b>Exclusions applying to all cover types below</b>	<ul style="list-style-type: none"><li>a) Any loss or damage when <b>your home</b> is unoccupied for more than 30 consecutive days.</li><li>b) Any loss due to wear and tear, or any gradually operating cause.</li><li>c) Damage to an item caused by mechanical or electrical faults or breakdown of the item.</li></ul>

## Schedule of Insurance & Statement of Fact

Risks Covered by this Policy at Home	Cover Included?
<b>1. Fire and Resultant Smoke Damage, Explosion, Lightning or Earthquake</b>  Loss or damage to <b>your contents</b> as a result of the above causes.	<b>Cover included as standard</b>
<b>2. Storm or Flood</b>  Loss or damage to <b>your contents</b> as a result of the above causes.  There is <u>no cover</u> for:  a) loss or damage to <b>contents</b> outside the <b>home</b> or in the garden	<b>Cover included as standard</b>
<b>3. Theft or Attempted Theft</b>  Loss or damage to <b>your contents</b> as a result of the above causes.  There is <u>no cover</u> for:  a) loss or damage unless caused by forcible and violent entry to or exit from the <b>home</b> b) loss or damage to <b>contents</b> outside the <b>home</b> or in the garden c) loss or damage while any part of the <b>home</b> is let or loaned to anyone other than an authorised guest d) loss or damage caused by any person lawfully at the <b>premises</b> e) loss or damage to utilities	<b>Cover included as standard</b>
<b>4. Vandalism, Riot or Civil Disturbance</b>  Loss or damage to <b>your contents</b> as a result of the above causes.  There is <u>no cover</u> for:  a) loss or damage caused by any person lawfully on the <b>premises</b>	<b>Cover included as standard</b>

## Schedule of Insurance & Statement of Fact

Risks Covered by this Policy at Home	Cover Included?
<p><b>5. Household Leaks</b></p> <p>Loss or damage to <b>your contents</b> from household leaks of water or oil from pipes or appliances in <b>your home</b>, or any adjacent property.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"><li>a) loss or damage caused by wet or dry rot</li><li>b) loss or damage caused by failure or lack of grout and/or sealant</li></ul>	<p><b>Cover included as standard</b></p>
<p><b>6. Subsidence, Heave or Landslip</b></p> <p>Loss or damage to <b>your contents</b> as a result of the above causes.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"><li>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</li><li>b) loss or damage arising from faulty design, specification, workmanship or materials</li><li>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</li><li>d) loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions</li><li>e) loss or damage by coastal or riverbank erosion</li><li>f) loss or damage caused by new structures bedding down, settling, expanding or shrinking</li></ul>	<p><b>Cover included as standard</b></p>
<p><b>7. Impact by Aircraft or Aerial Vehicles</b></p> <p>Loss or damage to <b>your contents</b> as a result of the above causes.</p>	<p><b>Cover included as standard</b></p>
<p><b>8. Collision by Animals or Vehicles</b></p> <p>Loss or damage to <b>your contents</b> as a result of the above causes.</p>	<p><b>Cover included as standard</b></p>

## Schedule of Insurance & Statement of Fact

Risks Covered by this Policy at Home	Cover Included?
<p><b>9. Damage Caused by Falling Trees, Branches, Lamposts or Telegraph Poles</b></p> <p>Loss or damage to <b>your contents</b> as a result of the above causes.</p> <p>There is <u>no cover</u> for:</p> <p>a) loss or damage caused by trees being cut down or cut back within the boundary of the premises</p>	<p><b>Cover included as standard</b></p>

## Schedule of Insurance & Statement of Fact

Additional Core Cover	Cover Included?	Level of Cover
<p><b>10. Public &amp; Occupiers Liability</b></p> <p>This cover will compensate <b>you</b>:</p> <p>a) as occupier for any amounts <b>you</b> become legally liable to pay as damages for:</p> <ul style="list-style-type: none"> <li>• <b>bodily injury</b></li> <li>• damage to property</li> </ul> <p>caused by an accident happening at the <b>premises</b> during the <b>period of insurance</b></p> <p>b) as a private individual for any amounts <b>you</b> become legally liable to pay as damages for:</p> <ul style="list-style-type: none"> <li>• <b>bodily injury</b></li> <li>• damage to property</li> </ul> <p>caused by an accident happening anywhere in the world during the <b>period of insurance</b></p> <p>c) For amounts that <b>you</b> are legally liable to pay, including costs and expenses, which <b>we</b> have agreed in writing, for <b>bodily injury</b> by accident happening during the <b>period of insurance</b> to <b>your domestic staff</b> employed in connection with the <b>premises</b>, whilst they are at the <b>premises</b> shown in the <b>schedule</b>.</p> <p>This cover will not compensate you for any liability:</p> <p>a) for <b>bodily injury</b> to <b>you</b> or any person engaged in <b>your</b> service other than <b>domestic staff</b>.</p> <p>b) for <b>bodily injury</b> arising directly or indirectly from any communicable disease or condition.</p> <p>c) arising out of any criminal or violent act to another person.</p> <p>d) for damage to property owned by or in the charge or control of <b>you</b> or any person engaged in <b>your</b> service, other than covered under the Tenants Liability Section</p> <p>e) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days.</p> <p>f) arising directly or indirectly out of any profession, occupation, business or employment.</p> <p>g) which <b>you</b> have assumed under contract and which would not otherwise have attached.</p> <p>h) arising out of <b>your</b> ownership, possession or use of:</p> <ul style="list-style-type: none"> <li>• any horse-drawn or motorised vehicle including electric bicycles and scooters.</li> <li>• any power-operated lift.</li> <li>• any aircraft including drones or watercraft other than rowing boats, punts or canoes.</li> <li>• any animal.</li> </ul>	Cover included as standard	£2,000,000

## Schedule of Insurance & Statement of Fact

Additional Core Cover	Cover Included?	Level of Cover
<ul style="list-style-type: none"> <li>i) in respect of any kind of pollution and/or contamination.</li> <li>j) arising out of <b>your</b> ownership, occupation, possession or use of any land or building that is not within the <b>premises</b>.</li> <li>k) any proceedings brought against <b>you</b> in courts outside of the <b>United Kingdom</b>.</li> <li>l) if <b>you</b> are entitled to compensation under any other insurance until such insurance(s) is exhausted.</li> </ul>	Cover included as standard	£2,000,000
<b>11. Alternative Accommodation</b>  This provides cover for additional costs incurred from obtaining alternative accommodation, substantially the same as <b>your</b> existing accommodation, which <b>you</b> have to pay for if the <b>home</b> cannot be lived in following loss or damage by any of the risks listed in 1 to 10 above (even if <b>you</b> have not selected them for <b>your contents at home</b> ).  There is <u>no cover</u> :  <ul style="list-style-type: none"> <li>a) for periods longer than 24 months</li> <li>b) when the insurer of your building is liable for the cost</li> </ul> During any period of alternative accommodation a deduction will be made from the amount claimed where <b>your</b> current tenancy agreement does not require <b>you</b> to pay rent during such periods.	Cover included as standard	£20,000
<b>12. Household Removals Cover</b>  This provides cover for any <b>accidental damage</b> to, or theft of, <b>contents</b> whilst in transit between <b>your</b> previous permanent <b>home</b> and <b>your</b> new permanent <b>home</b> within the <b>United Kingdom</b> , 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.  There is <u>no cover for money</u> .	Cover included as standard	£10,000
<b>13. Cover for Visitors Belongings</b>  This provides cover for the belongings of temporary non-paying visitors to <b>your home</b>  There is <u>no cover for money</u> .	Cover included as standard	£1,000

## Schedule of Insurance & Statement of Fact

Additional Core Cover	Cover Included?	Level of Cover
<p><b>14. Cover for Locks &amp; Keys</b></p> <p>This covers the cost of replacing and installing locks and keys to the external doors of <b>your home</b>, if the keys are lost or stolen.</p> <p>There is <u>no cover</u> for any loss covered under a separate buildings insurance policy.</p>	Cover included as standard	£300
<p><b>15. Freezer Food Cover</b></p> <p>This covers loss or damage to food in a domestic freezer in <b>your home</b> after a sudden rise or fall in temperature, or as a result of contamination from refrigerant or refrigerant fumes, which means that the food is no longer fit for human consumption.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"><li>a) Loss or damage following any planned interruption to <b>your</b> supply carried out by an electricity provider.</li><li>b) Loss or damage caused by the plug being accidentally removed, the door left open or the refrigerator or freezer being accidentally switched off</li><li>c) Any food mainly used for business, trade, profession or employment purposes</li><li>d) Where the freezer is over 10 years old</li><li>e) Loss or damage caused by any animals, including pets</li><li>f) Loss or damage caused by the process of defrosting</li><li>g) Loss or damage caused by a national power outage</li></ul>	Cover included as standard	£250

## Schedule of Insurance & Statement of Fact

Additional Core Cover	Cover Included?	Level of Cover
<p><b>16. Credit Card Cover</b></p> <p>This covers the unauthorised use of <b>credit cards</b> that have been stolen from <b>your home</b>.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"><li>a) Any loss unless <b>you</b> have complied with the terms and conditions of the card provider</li><li>b) Any loss or claim due to accounting errors or omission</li><li>c) Any loss not reported to the card issuing company after discovering the card missing</li><li>d) Any amount that <b>you</b> have recovered, or are legally entitled to recover, from the card issuing company</li><li>e) Any use of the card by <b>you, your</b> family or any other person lawfully in <b>your home</b></li><li>f) Any loss or damage unless caused by forcible and violent entry to or exit from the <b>home</b></li><li>g) If cards were stolen outside the <b>home</b> or from the garden</li></ul>	<b>Cover included as standard</b>	<b>£300</b>

## Schedule of Insurance & Statement of Fact

Optional Cover	Cover Included	
<p><b>17. Accidental Damage</b></p> <p>Covers <b>you</b> for unexpected and unintentional damage or breakage to <b>your contents</b> within the <b>home</b> by a single and one-off event resulting from a sudden and external means.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"><li>a) damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon</li><li>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)</li><li>c) <b>money, credit cards, documents or stamps</b></li><li>d) damage to contact, corneal or micro corneal lenses</li><li>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</li><li>f) damage arising out of faulty design, specification, workmanship or materials</li><li>g) damage from mechanical or electrical faults or breakdown</li><li>h) damage caused by dryness, dampness, extremes of temperature and exposure to light</li><li>i) loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination</li><li>j) loss or damage arising from demolition, structural alteration or structural repair of the building</li></ul>	<b>Cover Included</b>	£10,000

# Schedule of Insurance & Statement of Fact

## Optional Cover

### 18. 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**, accidental loss, vandalism or malicious damage anywhere in the **United Kingdom**, and up to 90 days per year worldwide.

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

Claims for jewellery or watches worth more than £3,000 require an independent valuation less than 3 years old at the point of claim or proof of purchase with sufficient detail to allow an after the fact valuation to take place. If **you** are unable to provide the relevant supporting documentation at claim, the most **we** may pay is £3,000, minus **your excess**, subject to other evidential requirements being met.

There is no cover for:

- a) theft or disappearance of jewellery or watches with a sum insured over £5,000 away from the **home** 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 (not including bicycles) 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 mechanical or electrical 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) **money**
- k) any amount over £2,000 per bike or electric-bike
- l) losses to bicycles and electric-bikes arising from theft whilst unattended by **you** unless at the time of the loss they are either in a securely locked building, or, if the bike is left outside the **home** or in the garden, the bike is securely locked to an immovable object or permanent structure

Not Included

N/A

# Schedule of Insurance & Statement of Fact

Optional Cover		
<p>I) any loss or damage in respect of bicycles whilst racing</p> <p>m) any loss or damage whilst using <b>your</b> bicycle professionally</p> <p>n) any loss or damage to accessories on the bicycle</p> <p>o) any loss or damage to bicycles occurring outside of the <b>United Kingdom</b></p>	Not Included	N/A
<b>19. Common Areas Cover</b> <p>This option covers theft of <b>your contents</b> which <b>you</b> keep in <b>common areas</b>, which are in the same building as the insured address. For cover to apply, the <b>common areas</b> 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"><li>loss or damage by theft or attempted theft unless caused by forcible and violent entry to or exit from the <b>common area</b></li><li><b>contents</b> left in parking or bike lock storage facilities. Out of Home cover is required for these areas.</li><li><b>money</b></li></ul>	Not Included	N/A
<b>20. Domestic Pet Owner Cover</b> <p>This option covers <b>your contents</b> and <b>Landlord's Property</b> against <b>accidental damage</b> in the home caused by <b>your pet</b>.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"><li>damage to clothing and apparel, fashion accessories, soft furnishings, carpets or upholstery</li><li>damage to <b>money, credit cards, documents or stamps</b></li><li>vet bills</li><li>costs associated with any liability issues caused by <b>your pet</b></li></ul>	Not Included	N/A
<b>21. Cover for Garden Equipment in Sheds and Outbuildings</b> <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 <b>you</b> have access to.</p>	Not Included	N/A

## Schedule of Insurance & Statement of Fact

Optional Cover		
<b>22. Business Equipment Cover</b>  This option covers <b>business equipment</b> , which is owned by a business where <b>you</b> are a <b>Company Director</b> , within the <b>home</b> for all of the risks listed in 1 to 10 above (even if <b>you</b> have not selected them for <b>your own contents</b> ). This option also covers any portable <b>business equipment</b> for theft or <b>accidental damage</b> out of the <b>home</b> anywhere in the <b>United Kingdom</b> and up to 60 days per year worldwide.  For the avoidance of doubt, any laptops and computer equipment owned by <b>you</b> , but used for occasional business use are covered at <b>home</b> without this add-on.	<b>Not Included</b>	<b>N/A</b>
<b>23. Tenants Liability Insurance</b>  This option covers <b>you</b> against the cost of <b>accidental damage</b> (subject to the exclusions applicable under the <b>Accidental Damage</b> section of cover) to <b>your Landlord's Property</b> , which <b>your</b> tenancy agreement specifies <b>you</b> are responsible for. Claims must be reported within 30 days of the damage occurring.  There is <u>no cover</u> for:  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	<b>Cover Included</b>	<b>£5,000</b>

# Schedule of Insurance & Statement of Fact

Optional Cover		
<p><b>Legal Expenses Insurance</b></p> <p>This cover under this section is provided by ARAG plc.</p> <p>This option empowers <b>you</b> to protect <b>your</b> legal rights in the future. With support from ARAG <b>you</b> could be protected from legal costs arising from:</p> <ul style="list-style-type: none"><li>• employment disputes, such as unfair dismissal or redundancy claims</li><li>• disputes over the purchase of goods and services or private sale of goods</li><li>• disputes with your neighbour</li><li>• pursuing a claim for injury or death against the person or organisation at fault</li><li>• a formal enquiry into your personal tax affairs</li><li>• defending a prosecution that arises from a road traffic or work-related offence</li><li>• identity theft</li></ul> <p><b>You</b> also have access to a number of important helplines such as legal and tax advice.</p> <p>For full details, including exclusions, please see page 36.</p>	<b>Not Included</b>	<b>N/A</b>
<p><b>Home Emergency Cover</b></p> <p>This cover under this section is provided by ARAG plc.</p> <p>This option will pay for all contractor's costs &amp; charges and parts &amp; materials used relating to the same emergency. It covers the following domestic emergencies:</p> <ul style="list-style-type: none"><li>• the complete breakdown of your heating system</li><li>• plumbing and drainage problems</li><li>• damage which affects your security, including locks and windows</li><li>• your only toilet is broken</li><li>• loss of your power supply</li><li>• lost keys</li><li>• vermin infestation</li></ul> <p>This service is available 24 hours a day, 365 days a year.</p> <p>For full details, including exclusions, please see page 48.</p>	<b>Not Included</b>	<b>N/A</b>

# The Policy Booklet - Contents Insurance

## 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 **your** claim if any loss, damage or liability is covered under another insurance contract. In the event **your** other contract does not cover the full loss, **we** will consider claims above the covered amount.

## 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 (CCJ), individual voluntary arrangement (IVA), obtain a debt relief order, or enter into any other arrangements with creditors
- if **you** or anyone covered under the policy receive a 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 **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.

## Bereavement

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.

**Your** legal representatives must tell **Urban Jungle** if the property will be **unoccupied** for more than 30 days as this may invalidate **your** cover, or if the property will not be the primary residence of the legal representative or anyone named on the policy **schedule**.

## 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.

The Insurer that underwrites this policy will be confirmed at quote.

## Legal Expenses & Home Emergency

ARAG plc is authorised and regulated by the Financial Conduct Authority (FRN452369). Registered Address:

Unit 4a,  
Greenway Court,  
Bedwas,  
Caerphilly  
CF83 8DW.

Registered in England and Wales. Company Number 02585818.

## The Policy Booklet - Contents Insurance

ARAG plc is authorised to administer this insurance on behalf of the insurer ARAG Legal Expenses Insurance Company Limited.

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered Address:

Unit 4a,  
Greenway Court,  
Bedwas,  
Caerphilly  
CF83 8DW.

Registered in England and Wales. Company Number 103274.

# The Policy Booklet - Contents 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 team 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 where possible to do so 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 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 be taken into account 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](http://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.

## The Policy Booklet - Contents Insurance

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.

### Claims Conditions Applicable to Jewellery and Watches

1. Claims for jewellery or watches worth more than £3,000 require an independent valuation less than 3 years old at the point of claim or proof of purchase with sufficient detail to allow an after the fact valuation to take place. If **you** are unable to provide the relevant supporting documentation at claim, the most **we** may pay is £3,000, minus **your excess**, subject to other evidential requirements being met.
2. Theft or disappearance of jewellery or watches with a sum insurance over £5,000 away from the **home** is excluded, unless such items are being worn by **you** at the time of the loss or are deposited in a bank or locked safe.

## The Policy Booklet - Contents Insurance

### 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:

- 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:

Age of item	Amount deducted from replacement price
Under 12 months	None
12 - 24 months	20%
25 - 36 months	30%
37 - 48 months	40%
49+ months	50%

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.

**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.

## The Policy Booklet - Contents Insurance

### 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.

To avoid under-insurance due to inflation, **we** will automatically increase **your** total **contents** cover level in line with the consumer durables portion of the Retail Price Index (or other suitable index), when reviewing **your** price at the end of each year.

### Limit of Insurance

**We** will not pay any more than the sum insured for the **contents** of each **premises** shown in the **schedule**, plus any amount added to **your contents** cover level by **us** to adjust for inflation, as set out in the above clause.

# 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](http://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 **your** complaint is about a claim, **you** should refer the matter to **Urban Jungle** or, if **your** complaint is against a third party that **we** work with to handle **your** claim, **you** should contact them directly, or **you** can ask **Urban Jungle** to refer the matter on for **you**.

**You** can check **your** claim correspondence to see who is handling **your** claim.

If **your** claim is being handled by GHG Solutions, **you** can contact them on:

Telephone: 0808 502 2927

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?

### What Other Protections do you have?

Both **Urban Jungle** and the Insurer 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/>.

## 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, please call the number you rang to report your claim. The staff handling **your** claim should be able to resolve it. If in the course of those discussions it becomes clear that the matter has not been resolved to **your** satisfaction, details of **your** complaint will be passed to ARAG's Customer Relations Department, where **they** will arrange to have it reviewed at the appropriate level. ARAG will also contact **you** to let **you** know that **they** are reviewing **your** complaint. Alternatively, **you** can contact ARAG's Customer Relations Department directly; **they** can be reached in the following ways:

ARAG plc  
Unit 4a

## The Policy Booklet - Contents Insurance

Greenway Court  
Bedwas  
Caerphilly, CF83 8DW  
Telephone: 0344 893 9013  
Email: [customerrelations@arag.co.uk](mailto: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) via details provided at [www.financial-ombudsman.org.uk/](http://www.financial-ombudsman.org.uk/).

# The Policy Booklet - Contents Insurance

## Definitions

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

<b>Accidental Damage</b>	Unexpected and unintended damage or breakage caused by a single and one-off event resulting from a sudden, identifiable and external means.
<b>Bedroom</b>	Any room either used for sleeping, or designed for sleeping in at the <b>premises</b> . This includes rooms converted from bedrooms into other types of rooms e.g. studies.
<b>Bodily Injury</b>	Physical <b>bodily injury</b> including death, disease or illness caused by a single identifiable event - please note communicable disease exclusion.
<b>Business Equipment</b>	Computers, laptops, telecommunications devices, digital accessories and office furniture which are owned by a company for which <b>you</b> are a Company <b>Director</b> . (For the avoidance of doubt, any computer equipment owned by <b>you</b> in a personal capacity is covered under the <b>Contents</b> portion of the policy, and is not <b>Business Equipment</b> ).
<b>Common Areas</b>	<b>Common Areas</b> are private communal spaces located within the same building as the insured address which are accessible by <b>you</b> , other permanent residents residing in <b>your</b> building and authorised visitors. Parking and bike lock storage facilities are not included.
<b>Contents</b>	Household goods and <b>personal items</b> , within the <b>home</b> , which <b>you</b> own or which <b>you</b> are legally liable for.
<b>Contents</b> includes:	
	<ul style="list-style-type: none"><li>• fixtures and fittings</li><li>• carpets but not permanently fitted flooring</li><li>• pictures, decorative items and other works of art</li><li>• electronic equipment</li><li>• musical instruments</li><li>• books and collectables</li><li>• tools and DIY equipment</li><li>• wheelchairs and mobility aids</li><li>• baby equipment</li><li>• <b>money</b> (up to a value of £300)</li></ul>
<b>Contents</b> does NOT include:	
	<ul style="list-style-type: none"><li>• any part of the structure of the <b>home</b></li><li>• any fixed glass, solar panels, sanitary ware or ceramic hobs all forming part of the interior structure of the <b>home</b></li><li>• <b>credit cards</b></li><li>• any paper files or personal documents</li><li>• any lost or stolen keys, or replacement door locks</li><li>• any food, drink, toiletries, or other perishable items</li><li>• any plants or shrubs</li><li>• any <b>digital assets</b> (e.g. digital downloads or currencies)</li><li>• motor vehicles (other than electric wheelchairs/mobility scooters), caravans, trailers or watercraft or their accessories</li><li>• any living creature</li><li>• any <b>business equipment</b> (unless <b>Business Equipment</b> Cover is selected)</li><li>• any buildings <b>you</b> own</li></ul>
<b>Credit Cards</b>	Charge, cheque, credit, debit and cash cards.
<b>Digital Assets</b>	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.

# The Policy Booklet - Contents Insurance

<b>Director</b>	A person who is the Company <b>Director</b> of a Limited Company.
<b>Domestic Pet</b>	A domestic animal that <b>you</b> own and lives within <b>your home</b> .
<b>Domestic Staff</b>	A person employed to carry out domestic duties associated with <b>your home</b> and not employed by <b>you</b> in any capacity in connection with any trade profession or employment.
<b>Excess</b>	The amount payable by <b>you</b> to <b>us</b> as shown in the <b>schedule</b> in the event of a claim settlement.
<b>Home</b>	The domestic private dwelling that <b>you</b> occupy which is located at the <b>premises</b> shown in the <b>schedule</b> . (For the avoidance of doubt, this excludes outbuildings, detached garages and <b>common areas</b> )
<b>Landlord</b>	The person or persons named in <b>your</b> tenancy agreement as the <b>landlord</b> of <b>your home</b> .
<b>Landlord's Property</b>	<b>Landlord's</b> buildings, household goods, furniture, fixtures and fittings for which <b>you</b> are legally responsible.
<b>Mobile Phone(s)</b>	A single hand-held, portable cellular telephone belonging to <b>you</b> , which is able to make or receive telephone calls or SMS messages when connected to a mobile phone network.
<b>Money</b>	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.
<b>No Claims Bonus</b>	The number of years that <b>you</b> have continuously held <b>contents</b> insurance without making a claim (for the avoidance of doubt, landlord or commercial policies cannot be considered when calculating the number of years).
<b>Period of Insurance</b>	The length of time for which this insurance is in force, as shown in the <b>schedule</b> and for which <b>you</b> have paid and <b>we</b> have accepted a premium.
<b>Personal Items</b>	Clothing, bicycles and electric-bikes (limited to £2,000 per bike or electric-bike), <b>mobile phones</b> (up to 36 months old at the point <b>you</b> first purchase the policy), portable electronic devices, laptops and accessories, amateur sports equipment, musical instruments, jewellery and watches, precious metals, baby equipment, hearing aids and other similar items normally carried about the person and all of which belong to <b>you</b> . 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.
	<b>Personal Items</b> do not include:
	<ul style="list-style-type: none"><li>• <b>money</b> and <b>credit cards</b></li></ul>
<b>Premises</b>	The address to be insured which is named in the <b>schedule</b> .
<b>Schedule</b>	This document forms part of this insurance contract and contains details of the <b>premises</b> , the sums insured, the <b>period of insurance</b> and the sections of this insurance which apply.
<b>United Kingdom</b>	England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands and journeys between these countries.
<b>Unoccupied</b>	The <b>home</b> is not occupied by <b>you</b> for more than 30 consecutive days.
<b>Urban Jungle</b>	The company who have been authorised by the Insurer to transact insurance business on their behalf. <b>Urban Jungle</b> 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.

## The Policy Booklet - Contents Insurance

**We / Us / Our**

The insurer, which is:

In relation to the Contents cover, will be confirmed at quote; and

In relation to the Legal Expenses cover and Home Emergency cover, ARAG Legal Expenses Insurance Company 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.

# The Policy Booklet - Contents Insurance

## 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, terrorism, 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, soot, deposition, impairment with dust, chemical precipitation, poisoning, epidemic, pandemic and disease including but not limited to foot and mouth

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disease, pollution, adulteration or impurification or due to any limitation or prevention of the use of objects because of hazards to health.

This exclusion applies for losses due to Epidemic, Pandemic or disease. 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:

## The Policy Booklet - Contents Insurance

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 - Legal Expenses

## 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.

<b>Appointed Advisor</b>	<ul style="list-style-type: none"><li>The solicitor, accountant, or other advisor (who is not a mediator) appointed by <b>us</b> to act on <b>your</b> behalf.</li><li>Mediator appointed by <b>us</b> to provide impartial dispute resolution in relation to a claim accepted by <b>us</b>.</li></ul>
<b>Collective Conditional Fee Agreement</b>	A legally enforceable agreement entered into on a common basis between the <b>appointed advisor</b> and <b>us</b> to pay their professional fees on the basis of either: <ul style="list-style-type: none"><li>100% "no-win no-fee" or</li><li>where discounted, that a discounted fee is payable</li></ul>
<b>Conditional Fee Agreement</b>	A legally enforceable agreement between <b>you</b> and the <b>appointed advisor</b> for paying their professional fees on the basis of either: <ul style="list-style-type: none"><li>100% "no-win no-fee" or</li><li>where discounted, that a discounted fee is payable</li></ul>
<b>Insurer</b>	ARAG Legal Expenses Insurance Company Limited.
<b>Legal Costs and Expenses</b>	<ul style="list-style-type: none"><li>Reasonable legal costs and expenses reasonably and proportionately incurred by the <b>appointed advisor</b> on the standard basis and agreed in advance by <b>us</b>. The term "standard basis" can be found within the Courts' Civil Procedure Rules Part 44</li><li>In civil claims, other side's costs, fees and expenses where <b>you</b> have been ordered to pay them or <b>you</b> pay them with <b>our</b> agreement</li><li>Reasonable accountancy fees reasonably incurred under Insured event 6 Tax by the <b>appointed advisor</b> and agreed by <b>us</b> in advance</li><li><b>Your</b> basic wages or salary under Insured event 8 Loss of earnings while attending court or tribunal at the request of the <b>appointed advisor</b> or whilst on jury service where lost wages or salary cannot be claimed back from the court or tribunal</li><li>The reasonable cost of phone calls, postage (including special delivery), image scanning, photocopying or credit reports incurred under Insured event 9 where <b>you</b> have taken advice from <b>our</b> Identity Theft Resolution Service.</li></ul>

# The Policy Booklet - Legal Expenses

<b>Reasonable Prospects of Success</b>	<ul style="list-style-type: none"><li>• Other than as set out below, a greater than 50% chance of <b>you</b> successfully pursuing or defending the claim and, if <b>you</b> 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</li><li>• In criminal prosecution claims where <b>you</b><ul style="list-style-type: none"><li>a) plead guilty, a greater than 50% chance of reducing any sentence or fine or</li><li>b) plead not guilty, a greater than 50% chance of that plea being accepted by the court</li></ul></li><li>• In all claims involving an appeal, a greater than 50% chance of <b>you</b> being successful</li></ul>
	<p>Where it has been determined that reasonable prospects of success as set out above do not exist, <b>you</b> shall be liable to pay any legal costs incurred should <b>you</b> pursue or defend <b>your</b> claim irrespective of the outcome.</p>
<b>Territorial Limits</b>	<ul style="list-style-type: none"><li>• For Insured events 2 Contract and 4 Personal Injury: <b>United Kingdom</b>, countries in the European Union, Norway and Switzerland</li><li>• For all other Insured events: <b>United Kingdom</b>.</li></ul>
<b>We/Us/Our</b>	ARAG plc who is authorised under a binding authority agreement to administer this insurance on behalf of the <b>Insurer</b> .
<b>You/Your/Insured</b>	The Lead Policyholder and Other Policyholders listed on the <b>schedule</b> as well as any children under the age of 18, under <b>your</b> care and residing with <b>you</b> 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.

This policy will pay any otherwise covered claim involving the use of or inability to use a computer, including devices such as smart phones, tablets and wearable technology. This cover is subject to all other policy terms.

# 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

Insured Events	Cover Limit	Applicable Excess
<p><b>1. Employment</b></p> <p>A dispute with <b>your</b> current, former or prospective employer relating to <b>your</b> contract of employment or related legal rights. <b>You</b> can claim as soon as internal procedures as set out in the:</p> <ul style="list-style-type: none"><li>• ACAS Code of Practice for Disciplinary and Grievance Procedures; or</li><li>• Labour Relations Agency Code of Practice on Disciplinary and Grievance Procedures in Northern Ireland;</li></ul> <p>have been or ought to have been concluded.</p> <p><b>You</b> are required to cooperate fully with ACAS regarding mediation and not do anything that hinders a successful outcome.</p> <p>The <b>insurer</b> will not pay for any claim arising from or relating to:</p> <ul style="list-style-type: none"><li>• a dispute arising solely from personal injury</li><li>• defending <b>you</b> other than defending an appeal</li><li>• costs <b>you</b> incur to prepare for an internal disciplinary hearing, grievance or appeal</li><li>• <b>your</b> employer's or ex-employer's pension scheme</li><li>• a compromise or settlement agreement between <b>you</b> and <b>your</b> employer unless such agreement arises from an ongoing claim under the policy.</li></ul>	Legal Expenses up to £50,000	£Zero
<p><b>2. Contract</b></p> <p>A dispute arising out of an agreement or alleged agreement which has been entered into by <b>you</b> for:</p> <ul style="list-style-type: none"><li>• buying or hiring consumer goods or services</li><li>• privately selling goods</li><li>• renting <b>your</b> main <b>home</b> as a tenant</li><li>• buying or selling <b>your</b> main home</li><li>• the occupation of <b>your</b> main home under a lease.</li></ul>	Legal Expenses up to £50,000	£Zero

## The Policy Booklet - Legal Expenses

Insured Events	Cover Limit	Applicable Excess
<p>The <b>insurer</b> will not pay for any claim arising from or relating to:</p> <ul style="list-style-type: none"><li>• a dispute with a tenant where the <b>insured</b> is the landlord or lessor</li><li>• loans, mortgages, pensions, or any other banking, life or long-term insurance products, savings or investments</li><li>• <b>your</b> business activities, trade, venture for gain, profession or employment</li><li>• a contract involving a motor vehicle</li><li>• a settlement due under an insurance policy</li><li>• construction work, or the design, conversion or extension of any building where the dispute arises from; an agreement that<ol style="list-style-type: none"><li>1. exceeds; or</li><li>2. is ancillary to another contract that exceeds;</li></ol>£10,000 in value including VAT.</li><li>• a dispute with any party other than the party with whom the <b>insured</b> has entered into an agreement or alleged agreement with</li></ul>	<b>Legal Expenses up to £50,000</b>	<b>£Zero</b>

# The Policy Booklet - Legal Expenses

Insured Events	Cover Limit	Applicable Excess
<p><b>3. Property</b></p> <p>A dispute relating to visible property which <b>you</b> own following:</p> <ul style="list-style-type: none"><li>• an event which causes physical damage to <b>your</b> property including <b>your</b> main home</li><li>• a public or private nuisance or trespass provided that where any boundary is in dispute, <b>you</b> have proof of where the boundary lies.</li></ul> <p>The <b>insurer</b> will not pay for</p> <ul style="list-style-type: none"><li>• the first £250 of any claim relating to a public or private nuisance or trespass. This is payable by <b>you</b> as soon as <b>we</b> accept the claim.</li><li>• any claim arising from or relating to:<ol style="list-style-type: none"><li>1. a contract entered into by <b>you</b> other than a tenancy agreement</li><li>2. any building or land other than <b>your</b> main <b>home</b></li><li>3. a motor vehicle</li><li>4. the compulsory purchase of, or demolition, restrictions, controls or permissions placed on <b>your</b> property by any government, local or public authority</li><li>5. defending any dispute relating to physical damage to <b>your</b> physical property other than defending a counter claim or an appeal.</li><li>6. a dispute with any party other than the person(s) who caused the damage or nuisance or trespass.</li></ol></li></ul> <p><b>4. Personal Injury</b></p> <p>A sudden event directly causing <b>you</b> physical bodily injury or death.</p> <p>The <b>insurer</b> will not pay for any claim arising from or relating to:</p> <ul style="list-style-type: none"><li>• a condition, illness or disease which develops gradually over time</li><li>• mental injury, nervous shock, depression or psychological symptoms where <b>you</b> have not sustained physical bodily injury</li><li>• defending any claim other than an appeal.</li></ul>	Legal Expenses up to £50,000	£Zero or £250 in the event of public nuisance or trespass
	Legal Expenses up to £50,000	£Zero

# The Policy Booklet - Legal Expenses

Insured Events	Cover Limit	Applicable Excess
<p><b>5. Clinical Negligence</b></p> <p>A dispute arising from alleged clinical negligence or malpractice.</p> <p>The <b>insurer</b> will not pay for</p> <ul style="list-style-type: none"><li>• any claim arising from or relating to a contract dispute</li><li>• defending any claim other than an appeal</li></ul>	<b>Legal Expenses up to £50,000</b>	<b>£Zero</b>
<p><b>6. Tax</b></p> <p>A formal enquiry into <b>your</b> personal tax affairs provided that all returns are complete and have been submitted within the legal timescales permitted.</p> <p>The <b>insurer</b> will not pay for any claim arising from or relating to:</p> <ul style="list-style-type: none"><li>• tax returns which are submitted late or for any other reason, result in HMRC imposing a penalty or which contain careless and/or deliberate misstatements or omissions</li><li>• a business or venture for <b>your</b> gain</li><li>• circumstances where the Disclosure of Tax Avoidance Scheme Regulations apply or should apply to <b>your</b> financial arrangements</li><li>• any enquiry that concerns assets, monies or wealth outside of Great Britain and Northern Ireland</li><li>• an investigation by the Fraud Investigation Service of HMRC.</li></ul>	<b>Legal Expenses up to £50,000</b>	<b>£Zero</b>

# The Policy Booklet - Legal Expenses

Insured Events	Cover Limit	Applicable Excess
<p><b>7. Legal Defence</b></p> <ul style="list-style-type: none"><li>• Work An alleged act or omission by <b>you</b> that arises from <b>your</b> work as an employee and results in:<ol style="list-style-type: none"><li>1. <b>you</b> being interviewed by the police or others with the power to prosecute</li><li>2. a prosecution being brought against <b>you</b> in a court of criminal jurisdiction</li><li>3. civil proceedings being brought against <b>you</b> under unfair discrimination laws.</li></ol></li><li>• Motor A motoring prosecution brought against <b>you</b>.</li><li>• Regulatory investigations A formal investigation or disciplinary hearing brought against <b>you</b> by a professional or regulatory body.</li></ul>	<b>Legal Expenses up to £50,000</b>	<b>£Zero</b>
<p>The <b>insurer</b> will not pay for any claim arising from or relating to:</p> <ul style="list-style-type: none"><li>• owning a vehicle or driving without motor insurance or driving without a valid driving licence</li><li>• a parking offence.</li></ul>		
<p><b>8. Loss of Earnings</b></p> <p><b>Your</b> absence from work to attend court, tribunal, arbitration or regulatory proceedings at the request of the <b>appointed advisor</b> or whilst on jury service which results in loss of earnings.</p> <p>The <b>insurer</b> will not pay for</p> <ul style="list-style-type: none"><li>• loss of earnings in excess of £1,000</li><li>• any sum which can be recovered from the court or tribunal.</li></ul>	<b>£1,000</b>	<b>£Zero</b>

# The Policy Booklet - Legal Expenses

Insured Events	Cover Limit	Applicable Excess
<p><b>9. Identity Theft</b></p> <p>A dispute arising from the use of <b>your</b> personal information without <b>your</b> permission in order to commit fraud or other crimes provided that <b>you</b> contact <b>our</b> Identity Theft Resolution Service as soon as <b>you</b> suspect that <b>your</b> identity may have been stolen.</p> <p>The <b>insurer</b> 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.</p>	<p><b>Legal Expenses up to £50,000</b></p>	<p><b>£Zero</b></p>

## Exclusions Applicable to Legal Expenses

The exclusions below apply to this section in addition to General Exclusions on page 33.

**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 under 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 **us** as soon as possible 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 2.b 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 interestthe **insured** may choose a qualified **appointed advisor**.
- c Where **you** wish to exercise the right to choose, **you** must write to **us** 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 pursuing a claim, **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. Disputes

If any dispute between **you** and **us** arises from this section of the policy, **you** can make a complaint to **us** as described under How to Make a Complaint below 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.

## 7. 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.

## 8. Fraudulent claims and claims tainted by dishonesty

a If **you** make any claim which is fraudulent or false, this section of the policy may become void and all benefit under it may be lost.

b **You** should at all times be entirely truthful, accurate 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.

## 9. Acts of Parliament

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.

# The Policy Booklet - Legal Expenses

## 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: XXXXX XXXXXX – open 24 hours a day, 365 days of the year

For tax advice: XXXXX XXXXXX – open between 9am and 5pm on weekdays (except bank holidays)

For identity theft advice: XXXXX XXXXXX – open between 9am and 5pm on weekdays (except bank holidays)

For counselling service: XXXXX XXXXXX – open 24 hours a day, 365 days of the year

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, please follow these steps:

1. If **you** need to make a claim, **you** must notify **us** as soon as possible.
2. Do not appoint a solicitor or accountant without informing **us** first. If **you** do, **you** will be liable for costs that are not covered by this policy.
3. A claim can be made online at [www.arag.co.uk/newclaims](http://www.arag.co.uk/newclaims). Alternatively **you** can obtain a claim form by downloading one at [www.arag.co.uk/newclaims](http://www.arag.co.uk/newclaims) or by calling **us** on 0330 303 1955 between 9am and 5pm weekdays (except bank holidays).
4. The completed application and supporting documentation can be submitted online or sent to **us** by email or post.

Further details are set out on **our** website.

### What happens next?

1. **We** will send **you** an acknowledgement by the end of the next working day after receiving **your** claim.
2. Within five working days of receiving all the information needed to assess the availability of cover under the policy, **we** will contact **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(s) why and advise whether **we** can assist in another way.
3. When a representative is appointed by **us** they will try to resolve **your** dispute without delay, arranging Alternative Dispute Resolution, such as 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.

ARAG record and monitor calls for training purposes, to improve the quality of the service, to help deal with queries or complaints and to prevent and detect fraud and financial crime.

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, Isle of Man, Channel Islands 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 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, 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.

### Counselling Assistance XXXX XXX XXXX

Our qualified counselors will provide free confidential support and advice by phone to you or your family members who are suffering from emotional upset or feeling worried and anxious about a personal or work-related problem. This service is available 24 hours a day, 365 days of the year.

Calls to the Counseling assistance service will not be recorded.

### Consumer Legal Services Website

Register at [www.araglegal.co.uk](http://www.araglegal.co.uk) and enter voucher code XXXXXXXXXXXXXXX to access ARAG's digital law guides 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.

<b>Central Heating Boiler</b>	A boiler:
	<ul style="list-style-type: none"><li>located in <b>your home</b> (or connecting garage), and</li><li>which has been serviced within the 12 months prior to the date of <b>your home emergency</b> claim.</li></ul>
<b>Contractor</b>	<ul style="list-style-type: none"><li>The contractor or tradesperson chosen by <b>us</b> to respond to <b>your home emergency</b>.</li><li>Where <b>your home</b> is powered by a biomass boiler or anaerobic digester system, air source heat pump or ground source heat pump, a suitably qualified expert chosen by <b>you</b> with <b>our</b> agreement to respond to <b>your home emergency</b>.</li></ul>
<b>Emergency costs</b>	<ul style="list-style-type: none"><li><b>Contractor's</b> reasonable and properly charged labour costs, parts and materials provided that where <b>your home</b> is powered by a biomass boiler or anaerobic digester system, air source heat pump or ground source heat pump, <b>you</b> must pay the <b>contractor</b> and send the receipt to <b>us</b> for the <b>insurer</b> to reimburse <b>you</b>.</li><li>Where necessary, alternative accommodation costs incurred under insured event. The maximum payable by the <b>insurer</b> is £0 for all claims related by time or original cause.</li></ul>
<b>Home</b>	<b>Your</b> principal private dwelling used for domestic purposes only and situated within the United Kingdom, Channel Islands and the Isle of Man.
<b>Home emergency</b>	A sudden unexpected event which clearly requires immediate action in order to prevent damage or avoid further damage to <b>your home</b> , and/or render the <b>home</b> safe or secure, and/or restore the main services to the <b>home</b> , and/or alleviate any health risk to <b>you</b> .
<b>Insurer</b>	ARAG Legal Expenses Insurance Company Limited.
<b>Vermin</b>	Brown or black rats, house or field mice, and wasps' or hornets' nests.
<b>We/us/our</b>	ARAG plc (or appointed agents on its behalf) who is authorised under a binding authority agreement to administer this insurance on behalf of the <b>insurer</b> .
<b>You/your</b>	The Lead Policyholder and Other Policyholders listed on the <b>schedule</b> as well as any children under the age of 18, under <b>your</b> care and residing with <b>you</b> 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 as soon as possible after **you** first become aware of a **home emergency**.

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3. You always agree to use the contractor chosen by us.
4. This policy will pay any otherwise covered claim involving the use of or inability to use a computer, including devices such as smart phones, tablets and wearable technology. This cover is subject to all other policy terms.

## Insured Events

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

Insured events	Cover Limit	Applicable Excess
<b>1. Main Heating System</b>  The total failure or complete breakdown, whether or not caused by accidental damage, of the main heating system (including a <b>central heating boiler</b> , all radiators, hot water pipes and water storage tanks) in <b>your home</b> .  The <b>insurer</b> will not pay for any claim arising or related to: <ul style="list-style-type: none"><li>• a main heating system (including a central heating boiler) which is more than 15 years old</li><li>• LPG fuelled, oil fired, warm air and solar heating systems; or</li><li>• boilers with an output over 60Kw/hr</li></ul>	<b>Emergency costs up to £1,000</b>	<b>£Zero</b>
<b>2. Plumbing &amp; Drainage</b>  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 <b>your home</b> , which results in a <b>home emergency</b> .	<b>Emergency costs up to £1,000</b>	<b>£Zero</b>
<b>3. Home Security</b>  Damage to (whether or not accidental) or the failure of external doors, windows or locks; which compromises the security of <b>your home</b> .	<b>Emergency costs up to £1,000</b>	<b>£Zero</b>
<b>4. Toilet Unit</b>  Breakage or mechanical failure of the toilet bowl or cistern resulting in the loss of function provided that there is no other toilet in <b>your home</b> .	<b>Emergency costs up to £1,000</b>	<b>£Zero</b>

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

## Exclusions applicable to Home Emergency

The exclusions below apply to this section in addition to General Exclusions on page 33.

**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 matter occurring prior to, or existing at the start of the policy, and which **you** believed or ought reasonably to have believed could give rise to a claim under this policy
5. 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
6. a main heating system (including a **central heating boiler**) which is more than 15 years old
7. LPG fuelled, oil fired, warm air and solar heating systems or boilers with an output over 60 Kw/hr
8. 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

# The Policy Booklet - Home Emergency

### iii. in gaining access to **your home**

9. the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply
10. 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)
11. **your garage** (except a **central heating boiler** located in a connecting garage) outbuildings, boundary walls, fences, hedges, cesspit, fuel tank or septic tank
12. **your home** being left unoccupied for more than 30 days consecutively
13. goods or materials covered by a manufacturer's, supplier's, or installer's warranty
14. 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
15. a claim covered by another policy, or any claim that would have been covered by any other policy if this policy did not exist
16. subsidence, landslip or heave
17. a property that is not **your** main residence or that **you** rent or let
18. blockage of supply or waste pipes to the **home** due to freezing weather conditions
19.
  - a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
  - b. radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
  - c. war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion revolution insurrection or military or usurped power

## 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** as soon as possible after first becoming aware of any **home emergency**
- d. tell **us** as soon as possible 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.

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## 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 under How to Make a Complaint below 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 may become void and all benefit under it may be lost.

## 6. Jurisdiction

This policy will be governed by English Law.

## 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. **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 in respect of that claim only. **We** shall have no liability for any other work carried out by the **contractor**. Poor weather conditions or remote locations may affect normal standards of service.
3. 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.
4. **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.
5. **Your** call will be answered as soon as possible. **We** record and monitor calls for training purposes, to improve the quality of our service, to help **us** deal with queries or complaints from **you** and to prevent and detect fraud and financial crime.
6. 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.
7. If **your home** is powered by a biomass boiler, anaerobic digester system, air source heat pump or ground source heat pump, **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.

# 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

Details about how the insurer uses **your** personal information will be shared at point of quote.

Full details of **Urban Jungle**'s privacy policy can be found here: [www.myurbanjungle.com/legal/privacy\\_policy](http://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](mailto: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/data-legal/privacy-notice/](http://www.arag.co.uk/data-legal/privacy-notice/)