



Your Home Insurance Policy Document



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The Policy Booklet - Home Insurance

Important Information About Your Policy Document

Words with Special Meanings

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

Introduction

Welcome to **your Urban Jungle Home 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**. **Your Insurance Policy** consists of this document, which includes **your Policy Schedule**.

In return for payment of the premium shown in the **Policy 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 Policy Schedule**;
- Loss or damage to **your buildings**, which has been caused by the risks that **you** will see listed in **your Policy Schedule**;
- Loss or damage **you** sustain, or legal liability **you** incur, arising out of accidents happening during the **period of insurance** shown in the **Policy Schedule**.

What is in your Policy Document?

Within this policy document, **you** will find:

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

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

The Policy Schedule & Statement of Fact

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

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

We are providing **your** cover on the basis of the information that **you** provided, so please check that the answers that **you** provided are true, complete and up to date. **You** must notify **us** immediately if any of the information in the **Policy Schedule & Statement of Fact** is incorrect, or if any amendments are required. If **we** establish **you** deliberately or recklessly provided **us** with inaccurate or incomplete information, **your** policy may be invalid, any claims may be rejected and **we** may retain the premium. If **we** establish that **you** carelessly provided **us** with false or misleading information, **we** may:

- treat this policy as if it never existed, refuse to pay all claims and return the premium **you** have paid **us** if **we** would not have otherwise provided **you** with cover;



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- amend the terms of **your** insurance if **we** would have provided **you** with cover on different terms. **We** will apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness;
- reduce the amount **we** pay on a claim in the proportion that the premium **you** have paid bears to the premium **we** would have charged **you**, if **we** would have charged **you** more;
- cancel **your** policy in accordance with the Cancellation by Us section below.

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

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

The Policy Booklet

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

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

Urban Jungle Contact Details

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

Urban Jungle

Tel: 0800 808 5847

Email: support@myurbanjungle.zendesk.com

Contact Details to Make a Claim Home Insurance

If **you** need to make a home insurance claim, please contact Davies Managed Systems on the contact details below. These contact details are also provided to **you** through **Urban Jungle's** website, in the 'My Account' area. For full information explaining **how to make a claim** and any claims conditions that may be applicable, please refer to the '**how to make a claim**' guidance on page 30 of the Policy Booklet.

Davies Managed Systems

Tel: 0344 856 2105

For Legal Expenses claims see page 47.

For Home Emergency claims see page 54.



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Words with Special Meanings

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

Accidental Damage	Unexpected and unintended damage or breakage caused by a single and one-off event resulting from a sudden and external means.
Bodily Injury	Death or physical bodily injury caused by a sudden and unexpected external visible event during the Period of Insurance .
Building(s)	The main structure of the home and; <ul style="list-style-type: none">• fixtures and fittings attached to the home including permanently fitted flooring, bathroom furniture, ceramic hobs and glass• domestic outbuildings and private garages• radio and television aerials, satellite dishes, their fittings and masts which are attached to the home• permanently installed swimming pools, tennis courts, drives, patios, terraces, walls• gates, paths, fences and fixed fuel tanks you own or for which you are legally liable within the premises named in the Policy Schedule .
Building Work	Major refurbishments, conversions, extensions or other structural works to the home .
Business Equipment	Computers, laptops, telecommunications devices, digital accessories and office furniture which are owned by a company for which you are a Director . (For the avoidance of doubt, any computer equipment owned by you in a personal capacity is covered under the Contents portion of the policy, and is not Business Equipment)
Contents	Household goods and personal items , within the home , which you own or which you are legally liable for. Contents includes: <ul style="list-style-type: none">• personal items• furniture, fixtures and fittings• carpets• pictures, decorative items and other works of art• electronic equipment• musical instruments• books and collectables• tools and DIY equipment• wheelchairs and mobility aids• baby equipment



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Contents does **NOT** include:

- any solar panels
- **money** or **credit cards**
- any paper files or personal documents
- any lost or stolen keys, or replacement door locks (unless **Home Emergency** cover is selected)
- any food, drink, toiletries, or other perishable items
- any plants or shrubs
- any **digital assets** (e.g. digital downloads or currencies)
- motor vehicles (other than electric wheelchairs/mobility scooters), caravans, trailers or watercraft or their accessories
- any living creature
- any **business equipment** (unless **Business Equipment Cover** is selected)
- any buildings **you** own

Credit Cards	Charge, cheque, credit, debit and cash cards not held or used for business purposes.
Digital Assets	Any text or media or currency (including crypto currency or digital downloads) that is formatted into a binary source and includes the right to use it.
Domestic Staff	A person employed to carry out domestic duties associated with your home and not employed by you in any capacity in connection with any trade profession or employment.
Domestic Pet	A domestic animal that you own and lives within your home .
Director	A person who is self-employed.
Excess	The amount payable by you to us as shown in the Policy Schedule in the event of a claim.
Heave	Upward movement of the ground beneath the buildings as a result of the soil expanding.
Home	The domestic private dwelling of standard construction that you occupy which is located at the premises shown in the Policy Schedule .
Landslip	Downward movement of sloping ground.
Mobile Phone(s)	A single hand-held, portable cellular telephone belonging to you , which is able to make or receive telephone calls or SMS messages when connected to a mobile phone network.
Money	Cash, cheques, postal and money orders, National Savings stamps and certificates, unused postage stamps, travellers' cheques, travel tickets, season tickets, luncheon vouchers and store vouchers all held for private or domestic purposes.
Period of Insurance	The length of time for which this insurance policy is in force, as shown in the Policy Schedule and for which you have paid and we have accepted a premium.
Personal Items	Clothing, bicycles (limited to £2,000 per cycle), mobile phones (up to 36 months old at the point you first purchase the policy), portable electronic devices, laptops and accessories, amateur sports equipment, jewellery and watches, precious metals, baby equipment, spectacles, hearing aids and other similar items normally carried about the person and all of which belong to you . For Out of Home Cover, any item valued over £2,000 must be specified and the limit of value for any specified single item is £15,000. Personal Items do not include money and credit cards .



The Policy Booklet - Home Insurance

Policy Schedule	This document forms part of this insurance contract and contains details of the premises , the sums insured, the period of insurance and the sections of this insurance which apply.
Premises	The address to be insured which is named in the Policy Schedule .
Settlement	Downward movement as a result of the soil being compressed by the weight of the buildings within ten years of construction.
Standard Construction	Built of brick, stone or concrete including buildings which are timber framed and roofed with slates, tiles, asphalt, metal or concrete.
Subsidence	Downward movement of the ground beneath the buildings other than by settlement .
United Kingdom	England, Wales, Scotland and Northern Ireland (excluding the Isle of Man and the Channel Islands) and journeys between these countries.
Unoccupied	The home is not occupied by you for more than 30 consecutive days.
Urban Jungle	The company who have been authorised by the Wakam Insurance Company to transact insurance business on their behalf. Urban Jungle Services LTD are authorised and regulated by the Financial Conduct Authority, their Firm Reference Number is 782061. Registered Office: 20-22 Wenlock Road, London, N1 7GU and company number: 10414152.
Utilities	Electricity, gas, water or telecommunications that you purchase from a supplier.
We / Us / Our	The insurer, which is: in relation to the Buildings and Contents cover, Wakam Insurance Company; and in relation to the Legal Expenses cover and Home Emergency cover, Amtrust Europe Limited.
You / Your / Insured	The Lead Policyholder and Other Policyholders listed in the Policy Schedule as well as any family members and children under the age of 18, under your care and residing with you on a permanent basis.
Workplace	Your place of employment that is secure, and not open to the public.



Policy Schedule & Statement of Fact

IMPORTANT:

The information displayed in this **Policy Schedule** and statement of fact should be read in conjunction with **your** policy wording and is based on the information disclosed to **Urban Jungle** when **you** asked for a quote. Cover is provided to **you** on this basis.

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

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

Lead Policyholder	
First Name	Harry
Last Name	Smith
Date of Birth	01/01/1990
Email Address	harrysmith@example.com
Mobile Phone Number	07123456789
Living Circumstances	
Do you rent or own the property you are insuring?	Own
Who is covered on the policy?	Harry Smith Sam Smith
Address to be Insured	
123 Merchant Ship Lane The Crossroads London SE12 6EE	



Policy Schedule & Statement of Fact

Your Policy	
Insurer	Buildings & Contents cover: Wakam Insurance Company Legal Expenses & Home Emergency cover: Amtrust Europe Limited
Policy Number	V2B-1548241640-YP
Reason for Issue	New Purchase
Policy Cover Type	Buildings & Contents Insurance Legal Expenses included Home Emergency included
Contract Type	Monthly
Period of Insurance	Original policy inception date: 01/07/2021 Cover detailed in this document effective as of: 01/07/2021 Renews monthly on the 31st of each month
Automatic Renewal	On You can stop your policy from renewing at any time. See How the Policy Works section below of your Insurance Policy Documentation.
Total Monthly Payment:	£15.47 consisting of: <ul style="list-style-type: none"> Buildings and Contents Monthly Premium: £9.72 (including £0.92 of Insurance Premium Tax and £1.16 administration fee) Legal Expenses Monthly Premium: £1.75 (including £0.19 of Insurance Premium Tax) Home Emergency Monthly Premium: £4.00 (including £0.43 of Insurance Premium Tax) <p>Insurance Premium Tax is not payable on the administration fee.</p>
Claims & Losses in the Last 5 Years	
How many claims have been made by the people covered on this policy in the past 5 years, which could have been covered under this policy?	Claim 1: 01/2017



Policy Schedule & Statement of Fact

Property Details	
Property type	House Detached
Bedrooms	1
Bathrooms	1
Build year	1990
No claims bonus	0 years
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?	This is True
None of the policyholders listed above has any unspent criminal convictions other than speeding fines	This is True
None of the policyholders listed above have ever been declined or refused insurance or had a policy cancelled or voided by any insurer	This is True
Nobody that will be insured on the policy has an impending redundancy or any other existing circumstances that could result in a claim under the Legal Expenses section of this policy.	This is True
The home insured on the policy is currently in a good state of repair, free from damage or defect and is not currently undergoing building work , and none is planned during the period of insurance .	This is True
The external walls and roof are made of standard construction and the building does not have a listed status?	This is True
To the best of your knowledge, your property, or any of your neighbouring properties has never suffered damage from subsidence , heave or landslip , been repaired or have any visible cracks in the internal or external walls?	This is True



Policy Schedule & Statement of Fact



Authorised Signatory: Greg Smyth
Dated: 09/06/2021

Issued and signed by **Urban Jungle** under binding authority contract number DSA-Urban Jungle-2021
on behalf of:

Wakam Insurance Company
18th & 19th Floors, 100 Bishopsgate, London, EC2N 4AG.
Policy document reference UJ/BACS/WAK/M21.1



Policy Schedule & Statement of Fact

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

Contents Cover at Home	
<p>Contents Cover</p> <p>Contents cover level should be sufficient to cover all of your contents within the home (including the contents of any person covered on the policy)</p> <p>Your contents will also automatically be covered within your workplace.</p>	<p>£10,000</p>
<p>Contents Cover Type</p>	<p>New-for-Old Cover</p> <p>When choosing your cover level, you should do so on the basis of replacing those items as new.</p> <p>This excludes the following items where a deduction for depreciation will be made on:</p> <ul style="list-style-type: none"> • Bicycles • Clothing • Mobile Phones • Laptops
<p>Buildings Cover</p> <p>Buildings cover level should be sufficient to cover the full rebuild cost of your home.</p> <p>Buildings cover also includes fees we agree to for architects, surveyors, consulting engineers, legal fees, as well as costs of removing debris and making safe the building and costs you have to pay to comply with government or local authority requirements in association with any buildings claim, up to 15% of the buildings cover level.</p> <p>There is <u>no cover</u> for:</p> <ol style="list-style-type: none"> any expenses you incur whilst preparing to make a claim, such as receiving estimates, unless they have been approved by us beforehand any costs associated with government or local authority requirements which were known by you before the loss or damage occurred 	<p>Cover included as standard</p> <p>£1,000,000</p>



Policy Schedule & Statement of Fact

Contents Cover at Home	
Excess Level Selected	Buildings & Contents: £100 Compulsory Excesses: Household leaks: £500 Domestic Pet Owner Cover: £300
Exclusions applying to all cover types below	<ul style="list-style-type: none">a) Any loss or damage when your home is unoccupied for more than 30 consecutive days.b) Any loss due to wear and tear, or any gradually operating cause.c) Damage from mechanical or electrical faults or breakdown.



Policy Schedule & Statement of Fact

Risks Covered by this Policy at the Premises	Cover Included?
<p>1. Accidental Damage to Contents</p> <p>Covers you for unexpected and unintentional damage or breakage to your contents 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">a) damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked uponb) damage caused by chewing, tearing, scratching or fouling by animals unless Domestic Pet Owner cover is selectedc) money, credit cards, documents or stampsd) damage to contact, corneal or micro corneal lensese) damage caused by wear and tear, insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating causef) damage arising out of faulty design, specification, workmanship or materialsg) damage from mechanical or electrical faults or breakdownh) damage caused by dryness, dampness, extremes of temperature and exposure to lighti) loss or damage caused by or contributed to by, or arising from, any kind of pollution and/or contaminationj) loss or damage arising from demolition, structural alteration or structural repair of the buildingk) loss or damage caused by tenants unless the tenant is named on the policyl) loss or damage to matching items and sets: we will cover a damage item within a set but we won't cover the cost of replacing any undamaged item or part of any item just because it forms part of a pair, set suite, group or collection of articles of a similar nature, colour, patten or design. <p>We will not pay for any loss or damage listed elsewhere in this insurance policy and which are specifically excluded under any cover.</p>	<p>Cover included as standard</p>



Policy Schedule & Statement of Fact

Risks Covered by this Policy at the Premises	Cover Included?
<p>2. Accidental Damage to Buildings</p> <p>Covers you for unexpected and unintentional damage or breakage to your buildings, and any property for which you are legally liable (including domestic oil, gas and water pipes, cables, sewers, drains and septic tanks) 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"> a) damage caused by wear and tear, insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause b) the cost of general maintenance c) damage arising out of faulty design, specification, workmanship or materials d) damage from mechanical or electrical faults or breakdown e) damage caused by dryness, dampness, extremes of temperature and exposure to light f) loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination g) loss or damage arising from demolition, structural alteration, cleaning or structural repair of the building h) the buildings moving, settling, shrinking, collapsing or cracking i) damage to outbuildings and garages which are not of standard construction j) damage whilst the home is let, tenanted or sub-let, unless the tenant is named on the policy k) We will not pay for any loss or damage listed elsewhere in this insurance policy and which are specifically excluded under any cover 	<p style="text-align: center;">Cover included as standard</p>



Policy Schedule & Statement of Fact

Risks Covered by this Policy at the Premises	Cover Included?
<p>3. Fire and Resultant Smoke Damage, Explosion, Lightning or Earthquake</p> <p>Loss or damage to your buildings or contents as a result of the above causes.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"> a) Heat distortion unless accompanied by flames b) Tobacco burns, unless accompanied by flames c) Smoke damage caused by smog, agricultural or industrial operations and air pollution d) Smoke damage that happens gradually from repeated exposure e) Smoke from fireplaces 	<p>Cover Included as Standard</p>
<p>4. Storm, Flood or Weight of Snow</p> <p>Loss or damage to your buildings or contents as a result of the above causes.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"> a) loss or damage to contents in the open b) loss or damage caused by frost c) loss or damage caused by a rise in the water table (the level below which the ground is completely saturated with water) d) loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, hot tubs, tennis courts, drives, patios and terraces, paths, gates and fences e) to radio or television aerials f) loss or damage caused by subsidence, heave or landslip other than as covered under number 8 	<p>Cover included as standard</p>



Policy Schedule & Statement of Fact

Risks Covered by this Policy at the Premises	Cover Included?
<p>5. Theft or Attempted Theft</p> <p>Loss or damage to your buildings or contents as a result of the above causes.</p> <p>This also covers theft of garden equipment and garden furniture from a locked shed or locked outbuilding that is located at your premises and accessible only by you.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none">a) loss or damage unless caused by forcible and violent entry to or exit from the home, theft by deception is excludedb) loss or damage to contents in the openc) loss or damage while any part of the home is let or loaned to anyone other than an authorised guestd) loss or damage caused by any person lawfully at the premisese) loss or damage to utilities	<p>Cover included as standard</p>
<p>6. Vandalism, Riot, Forced Entry by Emergency Services or Civil Disturbance</p> <p>Loss or damage to your buildings or contents as a result of the above causes.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none">a) loss or damage caused by any person lawfully on the premises	<p>Cover included as standard</p>



Policy Schedule & Statement of Fact

Risks Covered by this Policy at the Premises	Cover Included?
<p>7. Household Leaks</p> <p>Loss or damage to your buildings or contents from household leaks of water or oil from pipes or appliances in your home, or any adjacent property.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none">a) loss or damage caused by wet or dry rotb) loss or damage caused by failure or lack of grout and/or sealantc) loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, hot tubs, tennis courts, drives, patios and terraces, paths, gates and fencesd) loss or damage caused by water overflowing from sinks, wash basins, bidets, showers, and baths because of taps being left on in your homee) loss or damage caused by subsidence, heave or landslip other than as covered under number 8.f) Any claims under the £500 excess for household leaks claims	<p>Cover included as standard (with compulsory £500 excess)</p>



Policy Schedule & Statement of Fact

Risks Covered by this Policy at the Premises	Cover Included?
<p>8. Subsidence, Heave or Landslip</p> <p>Loss or damage to your buildings or contents as a result of subsidence or heave of the site upon which the buildings stand or landslip.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"> a) loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event b) loss or damage arising from faulty design, specification, workmanship or materials c) loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law d) loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions e) loss or damage by coastal or riverbank erosion f) loss or damage caused by new structures bedding down, settling, expanding or shrinking g) loss or damage to domestic fixed fuel-oil tanks, swimming pools, hot tubs, tennis courts, drives, patios and terraces, walls, gates and fences 	<p>Cover included as standard</p>
<p>9. Impact by Aircraft or Aerial Vehicles</p> <p>Loss or damage to your buildings or contents as a result of the above causes.</p>	<p>Cover included as standard</p>
<p>10. Collision by Animals or Vehicles</p> <p>Loss or damage to your buildings or contents as a result of the above causes.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"> a) Loss or damage caused by your domestic pet unless you have chosen Domestic Pet Owner Cover cover below. 	<p>Cover included as standard</p>



Policy Schedule & Statement of Fact

Risks Covered by this Policy at the Premises	Cover Included?
<p>11. Damage Caused by Falling Trees, Branches, Lamposts or Telegraph Poles</p> <p>Loss or damage to your buildings or contents as a result of the above causes.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none">a) loss or damage caused by trees being cut down or cut back within the boundary of the premisesb) loss or damage to gates and fencesc) The cost of removing fallen trees or branches that have not caused damage to the buildings	<p>Cover included as standard</p>



Policy Schedule & Statement of Fact

Additional Core Cover	Cover Included?	Level of Cover
<p>Public & Occupiers Liability</p> <p>This cover will compensate you:</p> <ul style="list-style-type: none"> a) as occupier for any amounts you become legally liable to pay as damages for: <ul style="list-style-type: none"> • bodily injury • damage to property caused by an accident happening at the premises during the period of insurance b) as a private individual for any amounts you become legally liable to pay as damages for: <ul style="list-style-type: none"> • bodily injury • damage to property caused by an accident happening anywhere in the world during the period of insurance c) For amounts that you are legally liable to pay, including costs and expenses, which we have agreed in writing, for bodily injury by accident happening during the period of insurance to your domestic staff employed in connection with the premises, whilst they are at the premises shown in the Policy Schedule. d) For any amount you become legally liable to pay under Section 3 of the Defective Premises Act 1972 in connection with any home previously owned and occupied by you <p>This cover will not compensate you for any liability:</p> <ul style="list-style-type: none"> a) for bodily injury to you or any person engaged in your service other than domestic staff. b) for bodily injury arising directly or indirectly from any communicable disease or condition. c) arising out of any criminal or violent act to another person. d) for damage to property owned by or in the charge or control of you or any person engaged in your service e) the cost of repairing any fault or alleged fault relating to any home previously owned and occupied by you f) Damage, accidental death or bodily injury arising directly or indirectly out of your ownership, possession or use of any animal except your domestic pets so long as they are not dangerous dogs as described under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1983 and any updates to that legislation g) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days. 	<p>Cover included as standard</p>	<p>Overall cover level: £2,000,000</p> <p>Defence Cost: £20,000</p>



Policy Schedule & Statement of Fact

Additional Core Cover	Cover Included?	Level of Cover
<p>h) arising directly or indirectly out of any profession, occupation, business or employment.</p> <p>i) which you have assumed under contract and which would not otherwise have attached.</p> <p>j) arising out of your ownership, possession or use of:</p> <ul style="list-style-type: none"> • any horse-drawn or motorised vehicle including electric bicycles and scooters. • any power-operated lift. • any aircraft including drones or watercraft other than rowing boats, punts or canoes. • any animal. <p>k) in respect of any kind of pollution and/or contamination</p> <p>l) arising out of your ownership, occupation, possession or use of any land or building that is not within the premises</p> <p>m) any proceedings brought against you in courts outside of the United Kingdom</p> <p>n) if you are entitled to compensation under any other insurance until such insurance(s) is exhausted</p>	<p>Cover included as standard</p>	<p>Overall cover level: £2,000,000</p> <p>Defence Cost: £20,000</p>
<p>Alternative Accommodation & Loss of Rent</p> <p>This provides cover for additional costs incurred from obtaining alternative accommodation, substantially the same as your existing accommodation (including any agreed accommodation costs for any domestic pets living with you), which you have to pay for if the home cannot be lived in following loss or damage by any of the risks listed in 1 to 11 above (even if you have not selected them for your buildings and contents at home).</p> <p>Where a permanent tenant was in place prior to the event, and named on the policy, alternative accommodation will be provided for them under the same terms. Should the named tenant terminate their tenancy prior to the property becoming habitable again, we will pay for any loss of rent during the time which the property remains uninhabitable.</p> <p>There is <u>no cover</u>:</p> <p>a) for periods longer than 24 months</p> <p>b) for anyone who is not mentioned on your Policy Schedule</p> <p>c) we will not pay for any costs that you would have to pay once your home becomes habitable again</p> <p>During any period of alternative accommodation, a deduction will be made from the amount claimed where a tenancy agreement does not require the relevant paying tenant to pay rent during such periods.</p>	<p>Cover included as standard</p>	<p>£20,000</p>



Policy Schedule & Statement of Fact

Additional Core Cover	Cover Included?	Level of Cover
<p>Trace and Access</p> <p>This provides cover for expenses you have to pay and which we have agreed in writing for the cost of removal, repairing, replacing or reinstating any part of the buildings, which is necessary to establish the source of a water leak from any fixed water appliance, pipe or tank, which has given rise to a claim under the Household Leaks section.</p> <p>There is <u>no cover</u> for:</p> <p>a) the item from which the escape occurred</p>	<p>Cover included as standard</p>	<p>£5,000</p>
<p>Household Removals Cover</p> <p>This provides cover for any accidental damage to, or theft of, contents whilst in transit between your previous permanent home and your new permanent home within the United Kingdom, including up to 48 hours in temporary storage.</p> <p>All fragile and breakable items must be protected within secure and padded packaging in order to be covered.</p> <p>There is <u>no cover</u> for:</p> <p>a) damages caused by scratching, abrading or denting b) to contents removed for sale or exhibition or to furniture depositories</p>	<p>Cover included as standard</p>	<p>£10,000</p>
<p>Cover for Visitors Belongings</p> <p>This option provides cover for the belongings of temporary non-paying visitors to your home.</p> <p>There is <u>no cover</u> if:</p> <p>a) they are insured by another insurance policy</p>	<p>Cover included as standard</p>	<p>£1,000</p>
<p>Buildings Cover When Selling</p> <p>This provides cover for anyone buying the home who will have the benefit of the Buildings Cover until the sale is completed or the insurance ends, whichever is sooner.</p> <p>There is <u>no cover</u> if:</p> <p>a) the buildings are insured under any other insurance</p>	<p>Cover included as standard</p>	<p>£1,000,000</p>



Policy Schedule & Statement of Fact

Optional Cover		
<p>Out of Home Cover for Personal Items</p> <p>This option covers personal items that you typically would take out of the home with you on a frequent basis against theft, accidental damage, or accidental loss anywhere in the United Kingdom, and up to 60 days per year worldwide.</p> <p>You must specify any one item (including articles forming a pair or set) worth over £2,000.</p> <p>Claims for jewellery 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.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"> a) theft or disappearance of jewellery or watches with a sum insured over £5,000 away from theft 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 whilst in use d) damage to contact, corneal or microcorneal lenses e) breakage of musical instruments whilst in use or being carried to and from a venue unless suitably stored within a protective case f) damage or deterioration to personal items caused by dyeing, cleaning, repair, renovation, or whilst being worked upon g) damage from electrical or mechanical faults or breakdown h) damage, breakdown, or malfunction to personal items that is covered by a manufacturer's warranty i) any fraudulent calls or use of data in the case of mobile phones and connected devices j) mobile phone(s) that are over 36 months old at the time of purchasing your first policy with us k) any amount over £2,000 in total in respect of bicycles l) losses to bicycles arising from theft unless at the time of the loss they are either in a securely locked building, or if the bike is left in the open, both wheels and the frame are locked to a permanent structure 	<p>Not Included</p>	<p>N/A</p>



Policy Schedule & Statement of Fact

Optional Cover		
<p>m) the cost of replacing any undamaged item or part of any item just because it forms part of a pair, set, suite, group or collection of articles of a similar nature, colour, pattern or design</p> <p>n) any loss or damage in respect of bicycles whilst racing</p> <p>o) any loss or damage whilst using your bicycle professionally</p> <p>p) any loss or damage to accessories on the bicycle</p> <p>q) any loss or damage to bicycles occurring outside of the United Kingdom</p>	Not Included	N/A
<p>Domestic Pet Owner Cover</p> <p>This option covers your buildings and contents against accidental damage in the home caused by your pet.</p> <p>There is <u>no cover</u> for:</p> <ul style="list-style-type: none"> • vet bills • costs associated with any liability issues caused by your pet • any claims under the £300 excess for Domestic Pet Owner Cover 	Not Included	N/A
<p>Business Equipment Cover</p> <p>This option covers business equipment, which is owned by a business where you are a Company Director, within the home for all of the risks listed in 1 to 11 above (even if you have not selected them for your own contents). This option also covers any portable business equipment for theft or accidental damage out of the home anywhere in the United Kingdom and up to 60 days per year worldwide.</p> <p>For the avoidance of doubt, any laptops and computer equipment owned by you, but used for occasional business use are covered at home without this add-on.</p>	Not Included	N/A



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Optional Cover

Legal Expenses Insurance

This cover under this section is provided by ARAG plc.

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

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

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

For full details, including exclusions, please see page 38.

Cover Included

£50,000

Home Emergency Cover

This cover under this section is provided by ARAG plc.

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

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

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

For full details, including exclusions, please see page 50.

Cover Included

£1,000



The Policy Booklet - Home 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 **you** should ensure that **you** let **Urban Jungle** know about any changes in **your** 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 an insurance policy. This is often referred to as the cooling off period. **You** have a statutory right to cancel **your** policy within 14 days from the start date of **your** policy or the date that **you** receive **your Policy Schedule** (whichever is later). If **you** cancel within the 14 day cooling off period, then **you** will receive a full refund for any premium paid to **us** 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 carelessly 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 give **you** 21 days' notice of any cancellation or non-renewal in writing by email.

Other Insurance

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

Changes in Circumstances

We have relied on the information and statements which **you** have provided in the proposal form or statement of fact in deciding to accept this policy. **You** must take care when answering any questions **we** ask by ensuring that all information provided to **us** is accurate and complete. **You** must tell **Urban Jungle** of any changes to the answers **you** have given during the Period of Insurance 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** name
- if **you** change **your** address



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- if **you** need to change the people covered under the policy
- if **you** or anyone covered under the policy receive a county court judgement, conviction or are prosecuted (except for motoring offences where a custodial sentence has not been served)
- if **you** or anyone covered under the policy are declared bankrupt or become subject to bankruptcy proceedings
- if **you** or anyone covered under the policy has another insurance policy cancelled by **your** insurer
- if any refurbishments, conversions, extensions or other structural works to the **buildings** are planned or if there are any changes from those already disclosed to **us**
- if **you** plan to leave the property **unoccupied** for more than 30 consecutive days
- if the property becomes illegally occupied
- about any changes to your **buildings** that will increase the rebuilding costs
- about any changes to **contents** and 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 changes 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. When you notify us of a change, we will tell you if this affects your policy.

If **you** were to die during the **period of insurance**, **we** would continue to honour the policy for **your** legal representatives for the remainder of the period of insurance (provided that they comply with the policy terms and conditions). After this, the policy would automatically terminate and **your** representatives would need to take out alternative cover.

Actions to Remain Covered

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

- pay **your** premium on time and keep to the terms and conditions of **your** insurance policy.
- prevent any loss, damage or injury.
- ensure the **premises** are kept in a good condition, good state of repair and remain structurally sound. **Your** policy does not cover loss or damage caused by wear and tear or a lack of maintenance.
- 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.

If you have any tenants living at the property, **you** must comply with all regulations/statutory conditions regarding the letting of the **premises**.

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.



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Urban Jungle arrange the policy with **us** on **your** behalf. **You** pay **Urban Jungle** a fee for doing this. **Urban Jungle** receive a commission from **us** which is a percentage of the total premium.

Home Insurance claims for this policy are administered by Davies Managed Systems.

This policy is underwritten by Wakam. Wakam is a limited company registered with the Paris Trade and Companies Register (Registre du Commerce et des Sociétés) under number 562 117 085, having its registered office address at 120-122 Rue Réaumur, 75002 Paris, France. Authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorization are available on the Financial Conduct Authority's website.

Legal Expenses & Home Emergency

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

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

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

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



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How to Make a Claim

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

For Buildings and Contents claims:

- Calling **our** claims helpline: **0344 856 2105**

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

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

For Legal Expenses claims see page 47.

For Home Emergency claims see page 54.

Defence of Claims

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

Claims Conditions Applicable to the Whole of Your Buildings & Contents Insurance

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

1. **You** must notify **our** claims management team at Davies Managed Systems within 30 days of the incident, providing comprehensive written details of what happened and any other information **we** may require. If the incident is as a direct result of theft or any malicious act, then the incident must be reported to the police by **you** within 48 hours of discovery of the incident to obtain a crime reference number.
2. **You** must forward to **us**, by registered post or email and within 3 working days, any letter, writ, summons or other legal document served on **you** in connection with a claim or possible claim. **You** must not answer any correspondence, admit, deny or negotiate any claim without prior written consent. **You** must not admit liability or offer or agree to settle any claim without **our** written permission.
3. **You** must allow **us** or **our** representatives full access to **your home** or any building where any loss or damage has occurred to deal with the claim. **We** will also be entitled to defend or settle any legal action and take proceedings to recover compensation from any third party in respect of anything that is covered by this policy, **we** may do this in **your** name and for **our** benefit but at **our** expense.
4. **You** must not dispose of any damaged items before **we** have had the opportunity to inspect them unless **you** have been advised by **us** to dispose of them.
5. It is **your** responsibility to prove any loss and **you** must provide **us** with evidence of the value or age (or both) for all items or parts of **your** building 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.



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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 with effect from the date of **your** fraudulent act by giving **you** notice in writing;
 2. recover from **you** any amounts that **we** have paid in respect of **your** fraudulent claim.
8. **You** must pay the premium that is shown in the **Policy Schedule**. If any premium that is due has not been paid at the time of any claim or incident giving rise to a claim, it may result in **your** claim not being paid and **your** policy voided.

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

Claims Conditions Applicable to Mobile Phones

Your duties in the event of a claim or possible claim under this insurance for a **mobile phone(s)**:

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

How your Claim will be Settled

If **you** claim for loss or damage to the **contents**, **we** will at **our** option repair, replace or pay for any article covered.

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

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

The above basis of settlement will not apply to:

- clothes
- pedal cycles
- **mobile phones**
- laptops



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where **we** will take off an amount for wear and tear and depreciation of 10% per year.

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

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

If **you** are claiming for an item of jewellery or a watch which exceeds £3,000, **we** will require proof of purchase and an independent valuation less than 3 years old at the point of the claim (or sufficiently detailed proof of purchase that a valuation can be carried out after the fact).

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.

If **you** claim for loss or damage to the buildings, **we** will pay the full cost of repair as long as:

- the **buildings** were in a good state of repair immediately prior to the loss or damage;
- the sum insured is enough to pay for the full cost of rebuilding the **buildings** in their present form;
- the damage has been repaired or the loss has been reinstated.

We will subtract an amount for wear and tear or betterment from the cost of any replacement or repair if immediately before the loss or damage the **buildings** were not in a good state of repair.

We will not pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, 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.

If at the time of loss or damage it is **your** intention to demolish the **buildings**, **our** liability shall be limited to the additional costs of debris removal solely incurred as a result of such loss or damage.

Your Sum Insured

You must ensure the levels of cover specified in **your Policy Schedule** are correct. These are the sums for which **you** are insured.

We will not reduce the 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 Policy 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.

The **buildings** sum insured must be enough to fully rebuild the **buildings at your premises** including any expenses **you** have to pay for architects, surveyors, consulting engineers, legal fees, demolition and debris removal. If **you** do not select an appropriate level of cover, **you** are at risk of being under-insured.

Limit of Insurance

We will not pay any more than the sum insured for the **contents** of each **premises** shown in the **Policy Schedule**.



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We will not pay more than the sum insured for each **premises** shown in the **Policy Schedule**, including any expenses **you** have to pay and which **we** have agreed in writing for architects, surveyors, consulting engineers and legal fees.

How to Make a Complaint

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

Policy Administration Issues

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

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

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

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

Home Insurance Claims Administration Issues

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

Telephone: **0344 856 2105**

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

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

What Happens Next?

If **Urban Jungle** or Davies Managed Systems are not able to resolve **your** complaint satisfactorily by close of business the 3rd working day following receipt of **your** complaint, they will refer **your** complaint to the Complaints Manager at Wakam, who will send **you** an acknowledgement letter within 5 working days. If **you** don't receive any acknowledgement letter, or at any time if **you** wish to do so, **you** may contact the Complaints Manager yourself by sending an email to complaints.urbanjungle@wakam.com

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



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If you Remain Unhappy

If after 8 weeks **your** complaint remains unresolved, or if after receiving a final response, **you** continue to be unhappy with the way **your** complaint has been dealt with, **you** can raise the issue to the Financial Ombudsman Service at:

Address:

The Financial Ombudsman Service
Exchange Tower
London, E14 9SR

Telephone:

0800 0234 567
0300 1239 123

Email:

complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service (**FOS**) is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk. None of the above will affect **your** statutory rights.

What Other Protections do you Have?

Both **Urban Jungle** and Wakam 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.

You may be entitled to compensation from the scheme if either **Urban Jungle** or Wakam is unable to fulfil their obligations to **you**. If **you** are entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this policy. This varies by circumstances but for most insurance policies 90% of any claim amount is covered. **You** can find more information about the scheme at <http://www.fscs.org.uk/> or **you** can write to them at PO Box 300, Mitcheldean, GL17 1DY.

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



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2. War Exclusion

We will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, mutiny, public disorder, rebellion, revolution, military revolt, insurrection, military or usurped power, martial law, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

3. Existing and Deliberate Damage Exclusion

We will not pay for loss or damage:

- occurring before cover starts or arising from an event before cover starts
- caused deliberately by **you** or **your** representatives

4. Nuclear, Biological and Chemical Contamination Clause

We will not pay for:

1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
2. Any legal liability of whatsoever nature;
3. Death or injury to any person;

Directly or indirectly caused by or contributed to by or arising from Nuclear, Biological or Chemical contamination due to or arising from;

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

For the purposes of this exclusion 'terrorism' means any act(s) of any person(s) or organisation(s) involving:

- The causing, occasioning or threatening of harm of whatever nature and by whatever means;
- Putting the public or any section of the public in fear;

In circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

5. Contamination and Pollution Exclusion

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

This exclusion does not apply if such loss or damage arises out of one or more of the following perils – fire and resultant smoke damage, lightning, explosion, earthquake, impact of aircraft, storm, flood, weight of snow, escape 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



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- 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 **period of insurance** to the property insured by the original policy.

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

10. Faulty Workmanship Exclusion

We will not pay for:

Any loss or damage arising from faulty design, specification, workmanship or materials

11. Wear and Tear Exclusion

We will not pay for:

Any loss or damage caused by wear and tear or any other gradual operating cause

12. Pests, Insects or Vermin Exclusion

We will not pay for:

Any loss or damage caused by pests, insects or vermin

13. Sanction Limitation and Exclusion

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

14. Sublet Exclusion

We will not pay for:

Any loss or damage that occurs if **you** sublet **your home** for a short-term (for example through Airbnb or booking.com)



The Policy Booklet - Home Insurance

15. Unoccupation Exclusion

We will not pay for:

Any loss or damage if the **home** was not occupied for a period longer than 30 consecutive days

16. Matching Set Exclusion

We will not pay for:

The cost of replacing any undamaged item or part of any item just because it forms part of a pair, set, suite, group or collection of articles of a similar nature, colour, pattern or design.

17. Pressure Waves Exclusion

We will not pay for:

Any loss or damage of pressure waves caused by supersonic craft.



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.

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

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

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

- Insurer**
- AmTrust Europe Limited.

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



The Policy Booklet - Legal Expenses

Reasonable Prospects of Success

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

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

Territorial Limits

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

We/Us/Our

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

You/Your/Insured

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

Cover

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

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

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

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



The Policy Booklet - Legal Expenses

Insured Events

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

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



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Insured Events	Cover Limit	Applicable Excess
<p>The insurer will not pay for any claim arising from or relating to:</p> <ul style="list-style-type: none"> • a dispute with a tenant or lease where the insured is the landlord or lessor • loans, mortgages, pensions, or any other banking, life or long-term insurance products, savings or investments • your business activities, trade, venture for gain, profession or employment • a contract involving a motor vehicle • a settlement due under an insurance policy • construction work, or designing, converting or extending any building where the contract value exceeds £6,000 including VAT. 	<p>Legal Expenses up to £50,000</p>	<p>£Zero</p>
<p>3. Property</p> <p>A dispute relating to visible property which you own following:</p> <ul style="list-style-type: none"> • an event which causes physical damage to your property including your main home • a public or private nuisance or trespass provided that where any boundary is in dispute, you have proof of where the boundary lies. <p>The insurer will not pay for</p> <ul style="list-style-type: none"> • the first £250 of any claim relating to a public or private nuisance or trespass. This is payable by you as soon as we accept the claim. • any claim arising from or relating to: <ol style="list-style-type: none"> 1. a contract entered into by you other than a tenancy agreement 2. any building or land other than your home 3. a motor vehicle 4. the compulsory purchase of, or demolition, restrictions, controls or permissions placed on your property by any government, local or public authority 5. defending any dispute relating to physical damage to your physical property other than defending a counter claim or an appeal. 6. a dispute with any party other than the person(s) who caused the damage or nuisance or trespass. 	<p>Legal Expenses up to £50,000</p>	<p>£Zero or £250 in the event of public nuisance or trespass</p>



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Insured Events	Cover Limit	Applicable Excess
<p>4. Personal Injury</p> <p>A sudden event directly causing you physical bodily injury or death.</p> <p>The insurer will not pay for any claim arising from or relating to:</p> <ul style="list-style-type: none"> • a condition, illness or disease which develops gradually or over time • mental injury, nervous shock, depression or psychological symptoms where you have not sustained physical bodily injury • defending any claim other than an appeal 	<p>Legal Expenses up to £50,000</p>	<p>£Zero</p>
<p>5. Clinical Negligence</p> <p>A dispute arising from alleged clinical negligence or malpractice.</p> <p>The insurer will not pay for</p> <ul style="list-style-type: none"> • any claim arising from or relating to a contract dispute • defending any claim other than an appeal 	<p>Legal Expenses up to £50,000</p>	<p>£Zero</p>
<p>6. Tax</p> <p>A formal enquiry into your personal tax affairs provided that all returns are complete and have been submitted within the legal timescales permitted.</p> <p>The insurer will not pay for any claim arising from or relating to:</p> <ul style="list-style-type: none"> • tax returns where HMRC imposes a penalty, or which contain careless and/or deliberate misstatements • a business or venture for your gain • circumstances where the Disclosure of Tax Avoidance Scheme Regulations apply or should apply to your financial arrangements • any enquiry that concerns assets, monies or wealth outside of Great Britain and Northern Ireland • an investigation by the Fraud Investigation Service of HMRC. 	<p>Legal Expenses up to £50,000</p>	<p>£Zero</p>



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



The Policy Booklet - Legal Expenses

Insured Events	Cover Limit	Applicable Excess
<p>9. Identity Theft</p> <p>A dispute arising from the use of your personal information without your permission in order to commit fraud or other crimes provided that you contact our Identity Theft Advice and Resolution Service as soon as you suspect that your identity may have been stolen.</p> <p>The insurer will not pay for any money claimed, goods, loans or other property or financial loss or other benefits obtained as the result of the identity theft.</p>	<p>Legal Expenses up to £50,000</p>	<p>£Zero</p>

Exclusions Applicable to Legal Expenses

The exclusions below apply to this section in addition to General Exclusions on page 34.

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

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



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Conditions Applicable to Legal Expenses

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

1. Your Responsibilities

You must

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

2. Freedom to choose an appointed advisor

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

3. Consent

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

4. Settlement

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



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

5. Barrister's opinion

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

6. Other insurance

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

7. Fraudulent claims and claims tainted by dishonesty

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

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

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

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

8. 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.



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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)

Use of these services does not constitute making a claim.

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

Telling us about your claim

If the helpline service cannot resolve **your** issue:

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

Further details are set out in the claim form itself.

What happens next?

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

How to Make a Complaint (Legal Expenses)

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



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

If ARAG are not able to resolve the complaint to **your** satisfaction then **you** can refer it to the Financial Ombudsman Service (FOS) at the address on page 34.



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Helplines

These helplines are provided by ARAG Insurance Company Limited.

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

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

Legal and Tax Advice XXXX XXX XXXX

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

Identity Theft Advice and Resolution Service XXXX XXX XXXX

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

Consumer Legal Services Website

Register at www.araglegal.co.uk and enter voucher code **XXXXXXXXXXXX** to access ARAG's digital law guide and download legal documents to help with consumer legal matters.



The Policy Booklet - Home Emergency

Home Emergency

This cover under this section is provided by ARAG plc.

Definitions

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

Central Heating Boiler

A boiler:

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

Contractor

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

Emergency costs

- **Contractor's** reasonable and properly charged labour costs, parts and materials provided that where **your home** is powered by a biomass boiler or anaerobic digester system, **you** must pay the **contractor** and send the receipt to **us** for the **insurer** to reimburse **you**.
- Where necessary, alternative accommodation costs incurred under insured event. The maximum payable by the **insurer** is £1,000 for all claims related by time or original cause.

Home

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

Home emergency

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

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

Insurer

AmTrust Europe Limited.

Vermin

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

We/us/our

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

You/your

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

Cover

Following an Insured event which results in a **home emergency** the **insurer** will pay **emergency costs** up to £1,000 (for all contractor's costs & charges and parts & materials used relating to the same emergency) provided that all of the following requirements are met:



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1. **You** have paid the insurance premium.
2. The claim is reported to **us**:
 - a during the **period of insurance** and
 - b immediately after **you** first become aware of a **home emergency**.
3. **You** always agree to use the **contractor** chosen by **us**.

Insured Events

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

Insured events	Cover Limit	Applicable Excess
<p>1. Main Heating System</p> <p>The total failure or complete breakdown, whether or not caused by accidental damage, of the main heating system (including a central heating boiler), all radiators, hot water pipes and water storage tanks) in your home.</p> <p>The insurer will not pay for any claim arising or related to:</p> <ul style="list-style-type: none">• a main heating system (including a central heating boiler) which is more than 15 years old• LPG fuelled, oil fired, warm air and solar heating systems; or• boilers with an output over 60Kw/hr	Emergency costs up to £1,000	£Zero
<p>2. Plumbing & Drainage</p> <p>The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system including water storage tanks, taps and pipe-work located within your home, which results in a home emergency.</p>	Emergency costs up to £1,000	£Zero
<p>3. Home Security</p> <p>Damage to (whether or not accidental) or the failure of external doors, windows or locks; which compromises the security of your home.</p>	Emergency costs up to £1,000	£Zero



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Insured events	Cover Limit	Applicable Excess
4. Toilet Unit Breakage or mechanical failure of the toilet bowl or cistern resulting in the loss of function provided that there is no other toilet in your home .	Emergency costs up to £1,000	£Zero
5. Domestic Power Supply The failure, whether or not caused accidentally, of your home's domestic electricity or gas supply.	Emergency costs up to £1,000	£Zero
6. Lost Keys The loss or theft of the only available keys, if you cannot replace them to gain access to your home .	Emergency costs up to £1,000	£Zero
7. Vermin Infestation Vermin causing damage inside your home or a health risk to you .	Emergency costs up to £1,000	£Zero
8. Alternative Accommodation Costs Your overnight accommodation costs including transport to such accommodation following a home emergency which makes your home unsafe, unsecure or uncomfortable to stay in overnight.	Emergency costs up to £1,000	£Zero

Exclusions applicable to Home Emergency

The exclusions below apply to this section in addition to General Exclusions on page 34.

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

1. **emergency costs** which have been incurred before **we** accept a claim
2. an Insured event which happens within the first 48 hours of cover if **you** purchase this policy at a different date from any other related insurance policy
3. **emergency costs** where there is no one at **home** when the **contractor** arrives
4. any wilful or negligent act or omission or any third party interference or faulty workmanship which does not comply with recognised industry standards or manufacturer's instructions
5. the cost of making permanent repairs including any redecoration or making good the fabric of **your home**
 - a. once the **home emergency** situation has been resolved
 - b. arising from damage caused:
 - i. in the course of the repair or



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- ii. in the course of investigation of the cause of the Insured event or
- iii. in gaining access to **your home**
- 6. the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply
- 7. the replacement of parts that suffer damage or the gradual process of wear and tear over time (such as dripping taps, washers or discs forming part of a tank pipe or tap)
- 8. **your** garage (except a **central heating boiler** located in a connecting garage) outbuildings, boundary walls, fences, hedges, cesspit, fuel tank or septic tank
- 9. **your home** being left unoccupied for more than 30 days consecutively
- 10. goods or materials covered by a manufacturer's, supplier's, or installer's warranty
- 11. the failure of equipment or facilities which have not been installed, maintained or serviced in accordance with legal regulations or manufacturer's instructions, or which is caused by a design fault which makes them inadequate or unfit for use
- 12. a claim covered by another policy, or any claim that would have been covered by any other policy if this policy did not exist
- 13. subsidence, land slip or heave
- 14. a property that is not **your** main residence or that **you** rent or let
- 15. blockage of supply or waste pipes to the **home** due to freezing weather conditions
- 16. pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speed

Conditions Applicable to Home Emergency

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

1. Your Responsibilities

You must:

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

2. Our Consent

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



The Policy Booklet - Home Emergency

3. Settlement

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

Call out and labour costs

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

4. Disputes

If any dispute between **you** and **us** arises from this policy, **you** can make a complaint to **us** as described on page 54 of this policy and **we** will try to resolve the matter. If **we** are unable to satisfy **your** concerns **you** can ask the Financial Ombudsman Service to arbitrate over the complaint.

5. Fraudulent Claims

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

How to Make a Claim (Home Emergency)

Telling us about your claim

In the event of a **home emergency**:

1. **Please telephone XXXXX XXXXXX** (lines are open 24 hours a day, 365 days a year) as soon as possible, providing **us** with **your** name, address, postcode and the nature of the problem.
2. It is important **you** notify **us** as soon as possible of any claim, and do not call out **your** own **contractors** unless **we** have agreed as **we** will not pay their costs and it could stop **your** claim being covered.
3. **You** must report any major emergency which could result in serious damage to the **home** or injury, to the Emergency Services or the company that supplies the service
4. **Your** call may be recorded for training and security purposes and will be answered as soon as possible.

How to Make a Complaint (Home Emergency)

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

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

If ARAG are not able to resolve the complaint to **your** satisfaction then **you** can refer it to the Financial Ombudsman Service (FOS) at the address on page 34.



The Policy Booklet - Home Emergency

What happens next?

1. **We** will record **your** details and then decide on the best course of action to limit **your** loss and/or repair the damage. If the incident relates to an emergency covered under this policy, **we** will instruct a member of our emergency **contractor** network. Poor weather conditions or remote locations may affect normal standards of service.
2. If **your** home is powered by a biomass boiler or anaerobic digester system, **we** will check your details and agree for **you** to choose a suitable expert to help. **You** will have to pay the **contractor** and send **your** receipt to **us**, **we** will reimburse **your** claim. Please send **your** receipt to XXXXXXXXX or **ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN.**
3. If **you** are claiming for alternative accommodation costs **you** must obtain **our** authority to incur costs before booking somewhere to stay. **You** will have to pay for the accommodation when **you** check out and send **your** receipt to **us** to be reimbursed.



The Policy Booklet

Applicable Laws to this Insurance

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

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

The Consumer Insurance (Disclosure and Representations) Act 2012

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

Dangerous Dogs Act 1991

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

Defective Premises Act 1972

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

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

Contracts (Rights Of Third Parties) Act 1999 Clarification Clause

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



The Policy Booklet

Data Privacy Notice

For details about how the insurer uses **your** personal information please see their privacy notice at www.wakam.com/en/privacy-policy/.

If **you** have any questions or queries regarding the use of **your** personal data by the insurer, Wakam, or to exercise **your** rights relating to **your** personal data, please contact their Data Protection Office at the following address: Wakam, 120-122 Rue Reaumur 75002 Paris, France or by email to: dpo@wakam.com.

Full details of **Urban Jungle's** privacy policy can be found here:

www.myurbanjungle.com/legal/privacy_policy.

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

dataofficer@myurbanjungle.com.

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

Data Privacy Notice (Legal Expenses & Home Emergency)

For full details of how ARAG collect, use, share and store personal information please visit ARAG's website:

www.arag.co.uk/cookie-policy/



Your Contract with Urban Jungle

Your Contract with Urban Jungle

Our Terms and Conditions

Thank you for choosing **Urban Jungle** Home Insurance. Please read this document carefully as it forms a contract between **you** (the policyholder) and us (**Urban Jungle** Services Limited, who arrange and administer **Urban Jungle** Home insurance) acting as an insurance intermediary. This section explains the products and services **we** provide, as well as any charges **we** apply.

1. Who We Are and Who Regulates Us

We are a general insurance intermediary and are authorised and regulated by the Financial Conduct Authority to market and sell consumer insurance products, which do not have an investment component, and as a credit broker. **Our** registration number is 782061. **You** can check **our** registration on the FCA's register by visiting the FCA website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768 (free from landlines) or 0300 500 8082 (mobiles).

Urban Jungle Services Ltd is a company registered in England and Wales (Registration No. 10414152) at 20-22 Wenlock Road, London, N1 7GU. In these Terms and Conditions, "**we**", "**us**" or "**our**" refers to the above named company.

2. Our Products and Services

We offer a range of general insurance policies, together with optional extras to run alongside **your** policy.

We operate as an independent online insurance intermediary. **We** run a service which enables **you** to get a quote for home insurance, and other insurance products or services provided by a number of insurers. **Our** quote service is free for **you** to use. **We** can also arrange the policy with the insurer on **your** behalf.

By taking out a Urban Jungle Home Insurance policy **you** are agreeing to enter into two separate contracts.

The first contract is with **us** for arranging and administering **your** insurance policy on **your** behalf ("Administration Contract"), and the terms and conditions of this first contract are included within this section.

We perform a number of services on behalf of **your** insurer. This includes the administration of **your** policy, premium collection and the handling of claims. Urban Jungle will charge a Policy Administration Fee each contract period to administer **your** policy. The Policy Administration Fee is identified separately on **your** Policy Schedule, and any price **you** see quoted will always be for the full amount **you** are required to pay.

The second contract will be between **you** and the insurer and this will be for the provision of **your** insurance cover ("Insurance Contract"). The insurer's terms and conditions are set out in the Insurance Policy Document. They will charge **you** a separate premium inclusive of Insurance Premium Tax, as applicable. If **you** purchase any optional extra products **you** may enter into further contracts with each insurer on the same basis as the second contract.

We act on **your** behalf when arranging **your** policy. For this **we** receive commission from **your** insurer(s). This is a percentage of the insurance premium paid and is included in the premium you pay.

We may also receive additional payments from **our** insurers by sharing any profit that they make on the policies arranged and administered by us.

3. Payment Responsibilities

You are responsible for paying premiums by the due date, and it is important that **you** keep up with payments to ensure that **your** cover does not lapse. **We** have no obligations to fund premiums on **your** behalf and have no



Your Contract with Urban Jungle

responsibility for any loss **you** may suffer as a result of the policy being cancelled in the event of non-payment.

4. How We Hold Your Money

All money received by **us** for insurance premiums is held in trust on behalf of the relevant insurer. No interest will be paid to **you** from the account used.

5. Governing Law

Unless **we** have agreed otherwise with you, these Terms and Conditions are governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England. **We** may vary the terms of **your** contract with **us** at each renewal of **your** insurance policy. If **you** choose not to renew **your** Urban Jungle Home Insurance policy this contract will automatically terminate.

6. Cancellation

You can cancel **your** contract with **us** at any time, provided that **you** also cancel **your** insurance contract at the same time.

If **you** cancel within 14 days of **your** policy start date, **we** will give **you** a full refund – as long as there hasn't been a claim (or an incident that might lead to a claim).

If **you** cancel after 14 days of **your** policy start date, as long as there hasn't been a claim (or an incident that might lead to a claim), **we** will refund any administration fees paid to **us** for unused months of cover. If **you** have already made a claim **you** will not receive any refund of administration fees.

To cancel, contact **us** (contact details in section 12).

7. Renewal

For **your** convenience and protection, at renewal **we** may automatically continue **your** insurance (including any optional extras) unless **you** ask **us** not to. **We** will send you details of **your** renewal invitation in good time before **your** policy comes to an end. This will contain details of **your** renewal premium and any associated fees, any changes to the terms and whether **you** need to contact **us** to complete **your** renewal.

8. How to Complain

If **you** are unhappy with **our** service for any reason, please contact **us** (contact details in section 12).

We will aim to send **you** an acknowledgement of **your** complaint within 48 hours and to resolve it as soon as possible. If **you** aren't satisfied with **our** response, **you** may have the right to refer **your** case to the Financial Ombudsman Service. Please contact them via details provided at <http://www.financial-ombudsman.org.uk/>.

9. The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme ("FSCS"). **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim.

Insurance arranging is covered for 90% of the claim, with no upper limit. Further information about compensation scheme arrangements is available from the FSCS. **You** can find out more about FSCS at www.fscs.org.uk or by calling 0800 678 1100.



Your Contract with Urban Jungle

10. Your Demands and Needs

This section sets out **your** demands and needs and how Urban Jungle intends to meet them.

This policy is designed to provide home insurance cover for Buildings and Contents for permanent occupants of UK domestic homes.

When choosing **your** insurance policy and **your** level of cover, **you** will not receive any advice or personal recommendations from Urban Jungle. Urban Jungle will provide **you** with a quote, based on the information that you provide, and the level of cover that **you** select.

You must answer all questions honestly and in full for this quote to be accurate.

Urban Jungle also provide **you** with full details of the level of cover being offered. Before purchasing, full information on the policy can be found in the Quote Summary Document. Once **you** have purchased, details of the cover **you** have selected will be available in **your** Policy Document, which will be emailed to you, and also available on the 'My Account' section of Urban Jungle's website.

It will be **your** responsibility to ensure that the cover is suitable for **your** circumstances and provides sufficient level of cover, and to advise **us** immediately of any changes in circumstances. If you subsequently feel that the cover is no longer suitable for **your** needs, **you** can cancel the policy subject to the Cancellation Rights set out in **your** Home insurance Policy Document.

11. Contact Us

If at any time **you** would like to contact Urban Jungle, please either email support@myurbanjungle.zendesk.com, call +44 (0)800 808 5847, or click on the 'contact us' button on **our** homepage.

