

Your Home Insurance policy document

Policy **PURBJ-XXXXXXXXXX-XX**

Select | 

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Welcome to your Select By Urban Jungle Home Insurance Policy

Thank **You** for choosing Select by Urban Jungle. Urban Jungle Home insurance is arranged and managed by Urban Jungle, underwritten by Prestige Underwriting Services Limited, on behalf of the Insurer as shown on **Your Schedule**.

Our aim is to provide **You** with peace of mind when it comes to looking after **Your** household insurance needs and to make **Your** insurance cover clear and easy to understand.

You should read this **Policy** booklet, along with **Your Schedule** and statement of fact, as together they give **You** full details of **Your** cover. If **You** have any questions about **Your Policy** documents, if any details are incorrect on any of the documentation **You** have received, or if **You** wish to make a change to **Your Policy**, please contact **Urban Jungle**, whose details are shown on **Your Schedule**.

Throughout this **Policy** some words are in **bold**. The meanings of these words are explained in the section headed 'Definition of words' on page 6.

Alternative Formats

If needed, **We** can provide **Your Policy** documentation in an alternative format, such as large print, audio or braille. If this is required, please contact **Urban Jungle** to arrange this.

Authorisation

Urban Jungle is authorised and regulated by the Financial Conduct Authority

Firm reference 782061

Urban Jungle is registered in England 10414152

Registered Office:
20-22 Wenlock Road,
London,
N1 7GU,

Prestige Underwriting Services Ltd is authorised and regulated by the Financial Conduct Authority.

Firm reference number 307105.

Prestige Underwriting Services Ltd is registered in Northern Ireland, NI031853

Registered Office:
10, Governors Place,
Carrickfergus, Co. Antrim,
BT38 7BN

The Insurer for **Your Policy** as shown on **Your Schedule** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority unless otherwise stated.

Details can be checked on the Financial Services Register by visiting the Financial Conduct Authority website at www.fca.org.uk or by contacting them on 0800 111 6768.

The contract of insurance

This **Policy** is a contract of insurance between **You** and **Us**, consisting of this **Policy** booklet, important product insurance document (IPID), **Your** statement of fact, **Your Schedule** which shows any **Endorsements** applicable and any important notices that We may issue at renewal. This **Policy** booklet contains important information about what is and what is not covered under this **Policy**. **Your Schedule** shows the details of **Your** cover, including which sections are operative, any **Excess** which will be applied if **You** make a claim and whether any **Endorsements** are applicable.

In return for having accepted **Your** premium We will provide insurance for injury, loss, damage or liability under the sections of cover detailed in this **Policy** and on **Your Schedule**; subject to this occurring within the **Period of Insurance**.

Your duty

It is **Your** responsibility to ensure that all the information that has been given by **You** or has been provided on **Your** behalf is accurate and complete to the best of **Your** knowledge and belief. **Your Policy** may be cancelled, **Your** claim rejected or not fully paid if **You** fail to provide **Us** or Urban Jungle with correct information or do not inform **Us** or them of relevant changes. See the section headed 'Changes to **Your** Circumstances' for more information.

If **You** make a false statement, misrepresent or withhold information from **Us** this may result in **Your Policy** being voided, this means **Your Policy** will be treated as if it never existed and as a consequence all claims under the **Policy** will be refused and any premiums paid may be retained by **Us**.

If **You** are in any doubt that the information provided to **Us** is correct, please immediately contact **Urban Jungle**.

You are required to comply with all **Endorsements** applied to this **Policy**, as shown on **Your Schedule** and if **You** fail to do so **Your Policy** may be cancelled, **Your** claim rejected or not fully paid.

Customer Guidance

If **You** are unfortunate enough to suffer from a claim at **Your Home**, **Your** insurance **Policy** can help to put things right. There are also things that **You** can do to help reduce either a claim happening or the damage a claim may cause. Below are some helpful hints to help **You** protect **Your Home**.

Escape of water

One of the biggest reasons for escape of water claims is freezing temperatures causing pipes to burst and resulting in large amounts of water to enter **Your Home** at staggering speed. Properties that are **Unoccupied** or holiday homes are at greater risk as the water may not be discovered and stopped quickly. Although not all leaks can be prevented, there are steps that **You** can take to help reduce the risk of a claim occurring.

- When **Your Home** is **Unoccupied** We require **You** to turn off the water and drain down the water system. If **You** do not do this We will not pay a claim for escape of water.
- Know where the stopcock is located. If **You** have a water leak, being able to turn off the water quickly can help minimise the damage caused.
- Ensure pipes and tanks in the loft are adequately lagged.

- Regularly check fixed appliances such as washing machines and radiators for leaks.
- Regularly check drains and gutters and remove any blockages.

Flooding

A flood can quickly cause widespread damage to **Your Home** and **Contents**. There are different types of floods which include surface water floods caused by heavy rainfall, rivers or canal's bursting their banks, seawater overwhelming coastal defences or burst water mains. Here are some steps that could help **You** if a flood occurs.

- Move whatever **Contents You** can off the ground. For example, if **You** can, place upturned buckets or basins under table legs. Move valuable, sentimental, electrical and essential items to a safe spot upstairs or in a high place to avoid the flood water.
- Try to stop water getting in by fitting any property level resilience measures such as sandbags at doors, shut and lock windows and doors and put plugs in baths and sinks to prevent sewage water backflowing into **Your Home**.
- Disconnect all electrical appliances
- Turn off gas, electricity and water supplies if flood water starts to enter **Your Home**.
- Know where to find torches/candles/batteries and have an escape route planned.

Fire

It is important to be aware of potential fire hazards in **Your Home** and those necessary steps **You** can take to try to prevent a fire breaking out in the **Home**.

- Test smoke alarms in **Your Home** on a regular basis.
- Have any used chimneys swept annually, before winter use, and any blockages removed. **You** may have an **endorsement** that applies to **Your Policy** indicating that this is a requirement for fire cover.
- Only burning dry seasoned firewood in open fires and storing this wood correctly. **You** could also consider a fire guard.
- Electrical leads and extension leads should not be frayed or chewed. If **You** notice damaged wires replace and do not use. Avoid using cheaper alternatives to the manufactures' supplied cables such as mobile phone chargers.
- Do not leave candles burning overnight or when **You** leave a room, and avoid using near blankets or curtains.

Storm

Storm is one of the top three reasons to claim on **home** insurance. A **Storm** is defined as a period of violent weather where one or more of the following happens. Wind speeds of at least 48 knots (55mph), torrential rain, falling at a rate of at least 25mm an hour, snow to a depth of at least one foot (30 centimeters) in a 24 hour period or hail of such intensity that it causes damage to hardened surfaces or breaks glass. As a homeowner it is important to take precautions against extreme weather and the potential harm it can bring.

Consider key tasks such as:

- Check **Your** roof for loose or missing tiles, crumbling pointing and other signs of damage. Also check television aerials and satellite dishes are secure and guttering is not blocked or loose.
- Cut down loose or overhanging branches that could be a hazard during a **storm**

- Secure loose garden furniture, children's toys or anything else that could lift in a strong wind. If possible, store these indoors.

Definition of words

The definitions below apply throughout **Your Policy**.

Wherever the words or phrases below appear in **bold** print in the **Policy** they will have the meaning as defined below.

Accidental Damage	Damage caused suddenly and unexpectedly by an outside force that can be identified.
Bodily Injury	A physical injury, death or disease that is caused by a sudden, unexpected, external and visible event.
Buildings	<p>Your Home, its fixtures and fittings and any other permanent structure within the boundary of Your Home that belongs to You or that You are legally responsible for, including the following;</p> <ul style="list-style-type: none"> • tennis courts, patios, paved terraces, paths, drives, garden walls, fences, gates, hedges, permanently connected drains, pipes, cables, service tanks, septic tanks, soakaways and central heating fuel storage tanks • permanently installed swimming pools and hot tubs • solar panels, wind turbines and ground source heating pumps permanently fixed to the Buildings or land belonging to Your Home
Business Equipment	All computer equipment (including software, but excluding data) and office equipment owned by You and used for clerical purposes in connection with Your business that may be run from the Home .
Contents	<p>Household goods, personal property and Business Equipment within the Home that belong to You or You are legally responsible for, including the following:</p> <ul style="list-style-type: none"> • Tenant's fixtures and fittings • radio and television aerials, satellite dishes, their fittings and masts which are attached to the Home • hot tubs not permanently installed • deeds and registered bonds and other personal documents up to £1,500 in total • stamps or coins forming part of a collection up to £2,500 in total • Valuables within the Home up to 33% of the Contents sum insured and a single article or collection limit of 10% of the Contents sum insured, unless shown otherwise on Your Schedule <p>Contents does NOT include:</p> <ul style="list-style-type: none"> • Motorised Vehicles or Craft • any living creature • trees, bushes, plants or shrubs other than those normally kept in the Home • any part of the Buildings • any property held or used for business purposes other than Business Equipment up to £5,000 in total
Credit Cards	Credit Cards , charge cards, debit cards, bank cards and cash dispenser cards issued in the United Kingdom belonging to You .

Domestic Staff	A person(s) employed to carry out private domestic duties associated with Your Home and not employed by You in any capacity or in connection with any trade profession or employment.
Downloadable Data	Software, data or files (including audio visual) legally downloaded to computer(s), Home entertainment equipment or mobile phones belonging to You .
Endorsement	Any variations to the terms and conditions of this insurance as shown on Your Schedule .
Excess	The first part of any claim You have to pay as stated on Your Schedule or Endorsement .
Heave	Upward or sideways movement of the ground beneath Your Buildings caused by the soil expanding.
Home	The private property and its domestic Outbuildings and garages at the address shown on Your Schedule .
Insurer	This Policy is underwritten by Prestige Underwriting Services Limited on behalf of the Insurer shown in your schedule.
Landslip	Downward movement of sloping ground.
Money	Current legal tender, cash, cheques, money orders, postal orders, unused current postage stamps (that are not part of a collection), savings stamps, savings certificates, share certificates, premium bonds, luncheon vouchers, travellers cheques, travel tickets, season tickets, phone cards, gift tokens and other tokens with a cash value, but not including tickets or gift vouchers for sporting, musical, cultural events or festivals, or any items used for business purposes.
Motorised Vehicle or Craft	<p>Any electrical or mechanically propelled vehicles:</p> <p>Including:</p> <ul style="list-style-type: none"> • adults and children's motorcycles, quad bikes, trikes or go karts • trailers or caravans; including their parts and accessories • aircraft, drones, remotely piloted aircraft, or unmanned aerial vehicles • hovercraft, boats, sailboards, or any other craft designed to be used in or on water and any parts, accessories, or spares for any of these <p>Excluding:</p> <ul style="list-style-type: none"> • domestic gardening vehicles and equipment used within the boundaries of the land belonging to the Home • mobility scooters, electric wheelchairs, and power chairs; excluding vehicles registered for road use • golf carts and trolleys • remote-controlled toys and models (this does not include aircrafts and drones) • Electrically powered children's ride ons, electrically powered pedal cycles. Cycles must comply with the relevant legislation of the Country it is used in, must be fitted with pedals that can propel it, maximum continuous rated power of the electric motor must not exceed 250 Watts electrical assistance and must cut-off when the vehicle reaches 15.5 mph and the user must be over the age of 14.
Outbuildings	Buildings , including underground services, with a fixed foundation that are detached from the Home . They must be located within the boundary that You are legally responsible for.

They include:

- detached garages
- greenhouses
- sheds
- summerhouses

Outbuildings do not include:

- caravans
- mobile homes
- motor homes

Period of Insurance	The length of time for which this insurance is in force, as shown on Your Schedule and for which You have paid and We have accepted a premium.
Personal Possessions	Items that You wear, use or are normally carried about Your person all of which belong to You or for which You are legally responsible. Personal Possessions does NOT include contact, corneal or micro corneal lenses, dentures, crowns, caps or fillings in teeth.
Policy	Your Policy wording and most recent Schedule including any Endorsements ; which describes the cover provided, which You have paid for, or agreed to pay for and for which We have accepted the premium.
Reasonable costs	Costs for goods and services which are competitive in the relevant marketplace.
Sanitary Ware	Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.
Schedule	The Schedule forms part of this insurance and contains details of You , Your property to be insured, the sums insured, the Excess , any Endorsements , the Period of Insurance and the sections of this insurance which apply.
Settlement	The downward movement of properties after they are built caused by compression of soil by the super imposed weight of the structure.
Storm	A period of violent weather where one or more of the following happened: <ul style="list-style-type: none">• wind speeds of at least 48 knots (55mph)• torrential rain, falling at a rate of at least 25mm an hour• snow to a depth of at least one foot (30 centimeters) in a 24 hour period• hail of such intensity that it causes damage to hardened surfaces or breaks glass
Specified Item	Item(s) that have been individually identified to Us and are shown on Your Schedule .
Subsidence	Downward movement of the ground beneath the Buildings by a cause other than Settlement .
Tenant	The occupier(s) of the Home when let including let holiday homes OR the leaseholder(s) of the Home .
Terrorism	The use of biological, chemical and/or nuclear force, or contamination and threat thereof by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purpose(s), including the intention to influence any government(s) and/or to put the public in fear.
United Kingdom	The United Kingdom will include England, Wales, Scotland and Northern Ireland. The Isle of Man and the Channel Islands are not included.

Unoccupied	When the Home is Unfurnished or not lived in for more than 30 days in a row. Lived in means that normal activities like bathing, cooking and sleeping overnight are carried out at the Home at least 2 nights in a row each week.
Unfurnished	The Home does not have kitchen appliances, fixtures and fittings, curtains, carpets, beds and furniture essential to live in it.
Urban Jungle	The company who have been authorised by the Insurer 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.
Valuables	Jewellery, furs, gold, silver, gold and silver plated articles and other precious metals, gems, stones, pictures, paintings and other works of art.
Vermin	Animals that are destructive, including but not limited to; rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.
We / Us / Our	The Insurer and/or Prestige Underwriting Services Limited.
You / Your	The person(s) named as the policyholder on the Schedule and any of the following who normally live with them: husband, wife, partner (a person living with them as though married), civil partner, children, parents, other relatives, and roommates.

General conditions

These general conditions apply to the sections of cover **You** have chosen, which are shown on **Your Schedule**.

If **Your Policy** is providing cover for more than one **Home** as shown on **Your Schedule**, **We** will consider each property as if it were insured separately.

You must comply with these conditions to have full protection of **Your Policy**. If **You** do not comply with them **Your Policy** may be cancelled, **Your** claim rejected or not fully paid.

1. The law which applies to this policy

You and **We** can choose the law which applies to this **Policy**. **We** propose that the law of England and Wales applies. Unless **We** and **You** agree otherwise the law of England and Wales will apply to this **Policy**.

2. Rights of third parties

No third party shall have any rights under this **Policy** or the right to enforce any part of it unless provided for by law or expressly stated in this **Policy**.

3. Changes you must tell us about

You must tell **Urban Jungle** immediately of any changes to the information given to them that is relevant to this **Policy**. If **You** do not, **Your Policy** may not be valid or may not cover **You** fully in the event of a claim.

Examples of changes you must make Urban Jungle aware of are;

- change of address.
- when **Your Home** has not been lived in for more than 30 days in a row and is now **Unoccupied**.
- if the occupancy of the **Home** changes, for example **You** intend to let or sub-let **Your Home**.
- if **You** intend to use **Your Home** for business, except for office work.

- if **You** are declared bankrupt.
- if **You** are convicted of a criminal offence other than driving offences.
- if there is a change in the sums insured for **Buildings, Contents, Valuables** or **Personal Possessions**.
- if **You** plan to do any of the following renovation works to the **Buildings**;
 - extensions
 - work to load bearing walls
 - work to more than 20% of the roof
 - any structural work including demolition
 - any work costing 50% or more of the **Buildings** sum insured
- any changes to the security that **You** have at **Your Home**.

We have the right to alter the premium or change any terms and conditions of **Your Policy** which will be notified to **You**.

If **We** are unable to continue cover, **We** will notify **You** and arrange for **Your Policy** to be cancelled as set out in section 'General conditions, 4. Cancellation'.

4. Cancellation

Statutory cancellation rights

You may cancel this **Policy** within 14 days of receipt of **Your Policy** documents or the start date of the **Period of Insurance**, whichever is the latter (the cooling off period). If cover has not commenced a full refund will be given, if cover has commenced **We** will refund the premium paid for the period of unused cover. There will be no refund of premium in the event **You** have made or are in the process of making a claim in the current **Period of Insurance**.

If **You** have arranged to pay **Your** premium using a monthly installment plan and **We** settle a claim during the current **Period of Insurance**, **You** must continue with the payments until the **Policy** renewal date, or **We** may, at **Our** discretion deduct the outstanding installments from any claim payment **We** make.

Cancellation outside the statutory period

You may cancel **Your Policy** at any time after the cooling off period, when **We** will refund any premium paid for the period of unused cover, as long as **You** have not made any claim or are in the process of making a claim in the current **Period of Insurance**.

If **You** have arranged to pay **Your** premium using a monthly instalment plan and **We** settle a claim during the current **Period of Insurance**, **You** must continue with the payments until the **Policy** renewal date, or **We** may, at **Our** discretion deduct the outstanding instalments from any claim payment **We** make.

To cancel **Your Policy**, please notify **Urban Jungle**.

Our right to cancel

We and **Urban Jungle** can cancel **Your Policy** at any time by sending **You** 7 days written notice to **Your** last known address. **We** will refund any premium paid for the period of unused cover, as long as **You** have not made a claim or are in the process of making a claim in the current **Period of Insurance**.

Valid reasons for cancellation may include;

- where **You** fail to notify **Us** as soon as possible of a change in information **You** have previously given **Us**

- where **You** fail to pay the agreed premium or any additional premiums applicable or, if paying the premium by instalments, **You** fail to pay any of the agreed instalments, where **We** have made reasonable attempts to collect outstanding premium
- where there is a change in circumstances that **You** fail to tell **Us** about or which no longer meets **Our** underwriting criteria
- where **You** fail to take all reasonable precautions to avoid injury, loss or damage or fail to take all practicable steps to safeguard property insured under this **Policy** from loss or damage
- where **We** reasonably suspect fraud
- where **You** are required by the terms of **Your Policy** to co-operate with **Us**, or send **Us** information or documentation and **You** fail to do so in a way that materially affects **Our** ability to process a claim, or **Our** ability to defend **Our** interests

5. Premium Payment

We will not make any payment under this **Policy** unless **You** have paid or agreed to pay all applicable premiums in full. In the event of non-payment of the premium or a default if **You** are paying by instalments, **We** or **Urban Jungle** may cancel the **Policy** by sending **You** seven days written notice to **Your** last known address.

6. Sums Insured

You have an ongoing duty to ensure that **Your** sums insured represent the full value of the property insured at all times.

For **Buildings**, this means the cost of rebuilding the **Buildings** if they were completely destroyed, including demolition, debris removal and professional fees. This will not necessarily be the market value.

For **Contents**, including **Valuables** and **Personal Possessions**, this is the current cost as new. Other than clothes, furs and household linen where the current cost as new less an appropriate allowance for wear and tear may be applied.

If the amount shown on **Your Schedule** represents less than 100% of the full value, **We** will only settle claims at the percentage **You** are insured for.

For example, if **Your** sums insured only represent 70% of the full value, **We** will not pay more than 70% of **Your** claim.

7. Proof of value

For all **Valuables** valued in **excess** of £2,500 **You** must hold an appropriate valuation, no more than 3 years old, which must be made available to **Us** upon request, should **You** make a claim for the item(s).

8. Index Linking

Buildings: The sum insured shown on **Your Schedule** is adjusted monthly in line with the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors and **Your** annual premium will be calculated on the adjusted sum insured.

The sum insured will continue to increase during repair or replacement following loss or damage to the **Buildings** provided that at the time it represents the full rebuilding cost of the **Home** and **You** ensure that repairs or replacement are carried out without undue delay.

Contents: The sum insured shown on **Your Schedule** is adjusted monthly in line with the Consumer Durable Section of the Retail Price Index prepared by the Office for National Statistics and **Your** annual premium will be calculated on the adjusted sum insured.

The sum insured will continue to increase during repair or replacement following loss or damage to the **Contents** provided that at the time it represents the full replacement cost on a new for old basis and **You** ensure that repairs or replacement are carried out without undue delay.

Valuables & Personal Possessions: The sum insured for these items are not adjusted and the onus is on **You** to ensure the sum insured is adequate.

9. **Policy Fee**

We reserve the right to apply a fee to **Your Policy** and retain this upon cancellation.

10. **Taking care of your property and preventing loss or damage**

You must take steps to maintain the **Home** in a good state of repair and take all reasonable precautions to avoid loss, damage or injury and to safeguard all property insured from loss or damage.

11. **No Claim Discount**

If **You** make a claim under **Your Policy** **We will reduce** Your **no claim discount at the renewal date of** Your Policy. **If You do not make a claim under** Your Policy **We will increase** Your no claim discount at the renewal date of **Your Policy** until **You** reach the maximum discount.

12. **Fraudulent claims**

We will not pay for any claim which is in any part fraudulent or exaggerated, or if **You** or any person acting for **You** uses fraudulent means to gain benefits under the **Policy**. If **You** know of, or deliberately cause any injury or damage. **We** will not pay **Your** claim and may cancel **Your Policy**.

Throughout **Your** dealings with **Us** **We** expect **You** to act honestly. If **You** or anyone acting for **You**:

- make a claim under the **Policy** knowing the claim to be false or fraudulently exaggerated in any respect
- make a statement in support of a claim knowing the statement to be false in any respect
- submit a document in support of a claim knowing the document to be forged or false in any respect
- make a claim in respect of any loss or damage caused by **Your** deliberate act or with **Your** involvement

then **We**:

- may not pay the claim
- may not pay any other fraudulent claim that has been or will be made under the **Policy**
- may cancel the **Policy** from the date of the fraudulent act
- will be entitled to recover from **You** the amount of any fraudulent claim already paid under the **Policy** since the **Policy** commenced
- may not refund any premium paid for the **Policy**
- may inform the Police of the circumstances
- may prosecute fraudulent claimants

13. **Sanctions Clause**

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.

General exclusions

These exclusions apply throughout **Your Policy**.

We will not pay for:

1. Any loss or damage caused by:

- a) Confiscation or detention by customs or other officials or authorities
- b) Reduction in value of any property following its repair or reinstatement
- c) Riot or civil commotion outside the **United Kingdom**
- d) Sonic bangs, pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

2. Gradual deterioration/maintenance

Any loss or damage caused by wear and tear, corrosion, damp, mould, dry or wet rot or fungus or any other damage that happens gradually over time and costs that arise from the normal use, maintenance and upkeep of **Your Buildings** and/or its **Contents**.

3. Liability Insurance

Any liability which is covered under a more specific **Policy**. This exclusion applies to liability to **Domestic Staff, Tenant's** liability, public liability and property owners liability.

4. Pollution/contamination

Loss, damage, liability or **Bodily Injury** arising directly or indirectly from pollution or contamination unless caused by:

- a) a sudden and unforeseen and identifiable incident;
- b) leakage of oil from a domestic oil installation at **Your Home**

5. Radioactive or nuclear contamination

Loss, damage or liability to any property or any other loss, damage or additional expense following on from the event for which **You** are claiming arising from:

- a) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component.

6. Terrorism

Any loss damage, liability, cost or expense of whatever nature directly or indirectly caused, or happening through, or in connection with any act of **Terrorism**.

7. War risks

Any loss, damage or liability caused by or happening through war, invasion, acts of foreign enemy hostilities (whether war is declared or not) civil war, rebellion, revolution, insurrection, military or usurped power.

8. You are not covered for loss or damage:

- caused by cleaning, restoring, altering, dyeing, repairing, dismantling, misusing, maintaining or extending
- or liability arising out of the activities of contractors. Whilst contractors are at the **Home**, there is no cover for theft or attempted theft from the **Home** unless there is physical evidence of forced entry to, or exit from, the **Home**

- in connection with **Your** business, trade or profession, other than damage to **Business Equipment** caused by faulty workmanship, faulty materials or faulty design (other than in respect of **Your** liability as property owner)
- that would not have occurred if **You** had not failed to deal with damage to the property, which **You** could reasonably be expected to have noticed or where there has been an unreasonable delay in dealing with the damage
- that occurred before this **Policy** commenced
- more specifically covered by another **Policy**, legislation or guarantee
- caused by any criminal or deliberate act by **You**, **Your Domestic Staff**, **Your Tenant**, any occupant of the **Home** or any person to whom **You** have given **Your** permission to enter the **Home**
- caused by any **Vermin**, insects, pet or domesticated animal

9. **Illegal activities**

We will not pay for any loss, damage or liability arising as a result of the **Home** being used for illegal activities.

Claim conditions

You must comply with these conditions to have the full protection of **Your Policy**. If **You** do not comply with these conditions **Your Policy** may be cancelled, **Your** claim rejected or not fully paid.

Your duties

The first thing **We** recommend **You** do is check the cover provided on **Your Schedule** and if **Your Policy** provides cover for the loss or damage **You** should:

- if **You** are a victim of theft, riot, malicious damage, or property has been lost or stolen whilst away from **Your Home**, urgently inform the Police and obtain a crime reference number; ideally within 24 hours of discovery. For any incident of riot **You** must inform the Police within 7 days of the incident
- report the theft or loss of any credit card to the Police and credit card company; ideally within 24 hours of discovery
- take appropriate action to prevent the property from further loss or damage
- take all reasonable steps to recover missing property
- contact **Us** or **Urban Jungle** as soon as is practically possible and provide **Us** with details of the incident

How to make a claim

If **You** need to make a claim **You** should do so as soon as possible and can either contact **Our** claims department directly:

Prestige Underwriting Services Ltd, 4th Floor, Lanyon Building, North Derby Street, Belfast, BT15 3HL.
Phone: [0800 678 1554](tel:08006781554)

or contact **Urban Jungle**.

In the event of an emergency **You** should:

- take any necessary steps to prevent further damage to the property e.g. shut off the water supply, turn off the gas and/or electric
- not dispose of any damaged items or carry out or have carried out any permanent repairs, as **We** may need to inspect the damage

What you must do after making your claim

We may ask **You** to provide information and assistance that are relevant to **Your** claim and **You** will be required to cooperate with **Us** and where requested, provide evidence of ownership and/or proof of the loss. For example **We** may request copies of purchase receipts, instruction manuals, guarantee cards, valuations, photographs, utility and/or local authority bills, pre-purchase surveys, plans or deeds to **Your** property.

If **You** submit a claim for theft of a pedal cycle away from the **Home** for which a 'Sold Secure' approved lock is required, **You** will be required to provide evidence of ownership of an appropriate lock.

We will accept proof in the following ways:

- a) a dated purchase receipt, or if bought online a web receipt, both of which must detail the type of lock purchased
- b) a bank or credit card statement clearly showing the purchase of the cycle lock
- c) written confirmation of the purchase provided by an accredited cycle retailer
- d) photographs clearly showing the lock attached and detached from the cycle, which must be provided at the time of arranging cover and in any event prior to a loss occurring. Where possible the photos should be date stamped

If a Sold Secure rated lock is not used (when required) to secure pedal cycles through the frame to an immovable object, **Your** claim could be rejected or not fully paid.

To assist **Us** in dealing with **Your** claim, **We** may also ask that **You** obtain estimates for the replacement or repair of any damaged property and **We** will pay any reasonable expenses **You** incur in providing **Us** with these as part of **Your** claim.

You must allow **Us** access to any **Buildings** that have been damaged and to salvage anything **We** can and ensure no further damage occurs.

If **You** are being held responsible by someone for damage to their property or **Bodily Injury** to them. **You** must provide **Us** with full details as soon as possible and send **Us** any claim form, application notice, legal document or any other correspondence sent to **You**.

What you must not do

- dispose of any damaged items, carry out or have carried out any permanent repairs, as **We** may need to see them and/or inspect the damage
- abandon any property to **Us**
- if **You** are being held responsible by someone for injury or damage, **You** must not admit or deny responsibility or make/reach any agreement with them

In dealing with any claim under this **Policy**, **We** may either before or after **We** pay **Your** claim:

- carry out the defence or **settlement** of any claim and if required choose the solicitor who will act in any legal action and arrange for payment of any associated costs and/or expenses
- take any legal action in **Your** name or the name of any other person covered by this **Policy** to recover any **money** due from a third party or get compensation

- take possession of the property insured and deal with any salvage

How we settle claims

- **We** will pay for the cost of reinstating, repairing or replacing **Your Buildings**, and/or **Contents** belonging to **You**, which are covered by this **Policy**. **We** will decide whether to pay to reinstate, repair, replace or pay **You** the cash value.
- if **We** offer to repair or replace any item and **You** ask **Us** to pay **You** the cash value, **We** will not pay **You** more than the amount it would cost **Us** to repair or replace the item through **Our** preferred supplier
- if **We** are unable to provide a suitable replacement, then **We** will pay the full replacement cost of the item with no discount applied
- **We** will not pay more than the sum insured for any claim and the amount **We** will pay may also be dependent upon any limit shown in **Your Policy** and/or **Schedule**.
- **We** will not reduce **Your** sums insured following any claim **settlement**.
- if any **Excess** applies the amount applicable will be deducted from **Your** claim.

We will not pay for loss of value to any item or **Buildings** resulting from repair or replacement following a claim.

We may appoint an approved contractor or supplier to act on **Our** behalf to validate **Your** claim and who will be authorised to arrange a quotation, repair or replacement.

Buildings:

- **We** will settle claims for loss or damage to the **Buildings** without applying a deduction for wear and tear, subject to the **Buildings** being maintained in a good state of repair. If **Your Buildings** have not been maintained in a good state of repair, **We** may deduct an appropriate amount from any claim **settlement**, representative of the condition of **Your Buildings** prior to the incident for which **You** are claiming
- **We** will pay the **Reasonable costs** of the work required to reinstate or replace any part of the **Buildings** damaged, for which cover is provided under this **Policy**, including any fees or related costs that have been agreed by **Us**
- if damage to the **Buildings** is not going to be rebuilt or reinstated, then **We** will pay **You** the lowest of the following:
 - the reduction in the value of the property as a result of the damage
 - the estimated cost of repair, if the repairs had been carried out without delay
- **We** may arrange for any relevant investigations to be carried out in connection with **Your** claim

Matching sets, suites and flooring

We will pay up to 50% of the cost of replacing any undamaged parts of the **Buildings** which form part of a pair, set, suite or part of a common design or function, for which a claim has been accepted by **Us**, but no more than the sum insured shown on **Your Schedule**. If a floor covering is damaged beyond repair, **We** will only pay to have the damaged flooring replaced. **We** will not pay for undamaged floor covering in any adjoining rooms.

Contents and Personal Possessions:

- **We** will settle claims for loss or damage to items which are beyond economic repair on a new for old basis as long as the **Contents** and **Personal Possessions** have been maintained in a good state of repair
- for any article that is lost or totally destroyed, **We** will pay **You** the cost to replace the item as new, with one of the same type and quality

- **We** will deduct an amount for wear and tear and depreciation for any claim for clothing, towels, bed or table linen and pedal cycles; other than pedal cycles specified on **Your Schedule**.

If **Personal Possessions** are lost or damaged away from the **Home** **We** will not consider the value of the **Personal Possessions** in the **Home** at the time of such loss or damage.

If **You** claim for loss or damage to a **Personal Possession** which is specified on **Your Schedule** and the item is lost, destroyed or beyond economical repair, the onus is on **You** to amend the **Policy** to reflect any changes.

Matching pairs, sets or collection's

We will pay up to 50% of the cost of replacing any undamaged parts of the **Contents** which form part of pair, set or suite or part of a common design or function, for which a claim has been accepted by **Us**, but no more than the sum insured shown on **Your Schedule**.

Section 1 – Buildings cover

Your Schedule tells **You** if this section is in force.

Standard cover

What Your Policy covers: Your Policy covers loss or damage to the Buildings caused by:	What Your Policy does <u>not</u> cover: The amount of any Excess as shown in Your Schedule.
1. fire and resultant smoke damage, lightning, explosion or earthquake	smoke damage caused by smog, agricultural or industrial operations
2. aircraft and other flying devices or items dropped from them	
3. Storm , flood or weight of snow	loss or damage: a) caused by Subsidence, Heave or Landslip other than as covered under number 10 in Section 1 - Buildings - Standard cover b) to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences, hedges and trees c) caused by frost d) caused by rising ground water levels
4. escape of water from and frost damage to fixed water tanks, apparatus or pipes	loss or damage: a) while the Home is Unoccupied b) caused by Subsidence, Heave or Landslip other than as covered under number 10 in Section 1 - Buildings - Standard cover c) to domestic fixed fuel-oil tanks and swimming pools d) caused by water overflowing from wash basins, sinks, bidets, showers and baths as a

What Your Policy covers:	What Your Policy does <u>not</u> cover:
Your Policy covers loss or damage to the Buildings caused by:	The amount of any Excess as shown in Your Schedule.
	<p>result of taps being left on (unless You have chosen Accidental Damage cover)</p> <p>e) resulting from failure or lack of grouting or sealant to wash basins, sinks, bidets, showers and baths</p>
5. escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	loss or damage while the Home is Unoccupied
6. theft or attempted theft	<p>loss or damage:</p> <p>a) while the Home is Unoccupied</p> <p>b) while the Home is lent, let or sublet unless there is physical evidence of violent and forcible entry</p>
7. collision by any vehicle or animal	loss or damage caused by domestic pets
8. malicious acts or vandalism	loss or damage while the Home is Unoccupied
9. any person taking part in a riot, violent disorder, strike, labour and political disturbance or civil commotion	loss or damage not reported to the Police within 7 days of discovery
10. Subsidence, Heave or Landslip	<p>loss or damage:</p> <p>a) to domestic fixed fuel-oil tanks, ground source heating pumps, wind turbines, swimming pools, hot tubs, tennis courts, drives, paths, patios, terraces, walls, gates and fences, unless the Home is damaged at the same time by the same event</p> <p>b) to solid floors unless the foundations beneath the load bearing walls of the Home are damaged at the same time by the same event</p> <p>c) which compensation has been provided for or would have been but for the existence of this insurance under any contract, legislation or guarantee by law</p> <p>d) caused by coastal or riverbank erosion</p> <p>e) due to normal Settlement, shrinkage or expansion</p> <p>f) whilst the Buildings are undergoing any structural repairs, alterations or extensions including the action of chemicals on, or any reaction of chemicals with any materials which form part of the Buildings</p>

What Your Policy covers:	What Your Policy does <u>not</u> cover:
Your Policy covers loss or damage to the Buildings caused by:	The amount of any Excess as shown in Your Schedule.
11. breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts	loss or damage to radio and television aerials, satellite dishes, their fittings and masts
12. falling trees, telegraph poles, solar panels, wind turbines or lamp-posts	loss or damage to radio and television aerials, satellite dishes, their fittings and masts loss or damage: a) caused by trees being cut down or cut back within the Home b) to gates and fences

Additional cover

Your **Schedule** tells **You** if this section is in force.

What Your Policy covers:	What Your Policy does <u>not</u> cover:
	The amount of any Excess as shown in Your Schedule.
A) Accidental Damage to fixtures & fittings We will pay for Accidental Damage to; <ul style="list-style-type: none"> fixed and double glazing (glass including the cost of repairing, removing or replacing frames) solar panels and wind turbines Sanitary Ware ceramic hobs all forming part of the Buildings	loss or damage while the Home is Unoccupied
B) Accidental Damage to underground services We will pay for Accidental Damage to; <ul style="list-style-type: none"> domestic oil pipes underground water supply pipes underground sewers drains and septic tanks underground gas pipes underground cables which You are legally responsible for	damage to septic tank filters unless due to root infiltration
C) loss of rent/alternative accommodation We will pay for; <ul style="list-style-type: none"> loss of rent due to You which You are unable to recover alternative accommodation for You and Your domestic pets, the same as Your exist- 	a) any amount per claim over 20% of the Buildings sum insured shown on Your Schedule b) any costs recoverable elsewhere c) any costs incurred without Our agreement to pay d) any costs after the property is reinstated and ready for habitation

What Your Policy covers:	What Your Policy does <u>not</u> cover: The amount of any Excess as shown in Your Schedule.
<p>ing accommodation, which You have to pay for</p> <p>while the Buildings cannot be lived in following loss or damage that is covered under Section 1 - Buildings - Standard cover</p>	
<p>D) professional fees and expenses</p> <p>expenses You have to pay and which We have agreed for:</p> <ul style="list-style-type: none"> architects, surveyors, consulting engineers and legal fees the cost of removing debris and making safe the Buildings costs You have to pay in order to comply with any government or local authority requirements <p>following loss or damage to Buildings which are covered under Section 1</p>	<p>a) any expenses for preparing a claim or an estimate of loss or damage</p> <p>b) any costs if government or local authority requirements have been served on You before the loss or damage</p>
<p>E) loss of oil or metered water</p> <p>loss of oil or increased metered water charges You have to pay following an escape of water or oil, which gives rise to an admitted claim under number 4 or 5 of Section 1 - Buildings - Standard cover</p>	<p>a) loss or damage while the Home is Unoccupied</p> <p>b) more than £1,000 in any Period of Insurance. If You claim for such loss under Sections 1 and 2. We will not pay more than £1,000 in total</p>
<p>F) sale of Your Home</p> <p>anyone buying the Home will have the benefit of Section 1 from the date of exchange until the sale is completed or the Period of Insurance ends, whichever is sooner</p>	<p>if the Buildings are insured under any other Policy</p>
<p>G) trace & access</p> <p>the cost of tracing the source of the damage covered under number 4 and 5 of Section 1 - Buildings - Standard cover and the replacement or repair of any damage to the Buildings while carrying out the investigations</p>	<p>a) more than £5,000 in one Period of Insurance</p> <p>b) the cost of repair of the source of the damage unless it is covered elsewhere within Your Policy</p>
<p>H) emergency access</p> <p>loss or damage to the Buildings caused by the emergency services gaining access to the Home in the course of their duty</p> <p>the Excess does not apply to this cover</p>	
<p>I) garden, plants & shrubs</p>	<p>more than £1,000 in any Period of Insurance</p>

What Your Policy covers:	What Your Policy does <u>not</u> cover:
The cost to replace plants, trees, bushes, shrubs and lawns at the Home as a result of number 1 and 4 - 9 under Section 1 - Buildings - Standard cover	The amount of any Excess as shown in Your Schedule.
J) replacement locks The cost of replacing and fitting locks on external doors of the Buildings at the Home , or to any safe or alarm installed at the Home , following theft or loss of keys belonging to You	a) more than £500 per claim b) more than £2,500 in any Period of Insurance . If You claim under Sections 1 and 2. We will not pay more than £2,500 in total

Accidental Damage

Your Schedule tells **You** if this section is in force.

What Your Policy covers:	What Your Policy does <u>not</u> cover:
Your Policy covers loss or damage to the Buildings caused by:	The amount of any Excess as shown in Your Schedule.
Accidental Damage	loss or damage: a) while the Home is Unoccupied b) We specifically exclude elsewhere under Section 1 - Buildings - Standard cover c) caused by frost d) arising from mechanical or electrical breakdown or failure e) caused by any part of the Buildings moving, settling, shrinking, collapsing or cracking f) when the Home is lent, let or sublet g) to drives, gates, hedges, fences, patios, paths, walls, fixed fuel tanks, tennis courts and swimming pools

Section 2 – Contents

Your Schedule tells **You** if this section is in force.

Standard Cover

<i>What Your Policy covers:</i>	<i>What Your Policy does <u>not</u> cover:</i>
Your Policy covers loss or damage to the Contents caused by;	The amount of any Excess as shown in Your Schedule.
1. fire and resultant smoke damage, lightning, explosion, or earthquake	smoke damage caused by smog, agricultural or industrial operations
2. aircraft and other flying devices or items dropped from them	
3. Storm , flood or weight of snow	loss or damage: <ul style="list-style-type: none"> a) caused by Subsidence, Heave or Landslip other than as covered under number 10 of Section 2 - Contents - Standard cover b) caused by rising ground water levels c) caused by frost
4. escape of water from fixed water tanks, apparatus or pipes	loss or damage: <ul style="list-style-type: none"> a) while the Home is Unoccupied b) caused by water overflowing from wash basins, sinks, bidets, showers and baths as a result of taps being left on (unless You have Accidental Damage cover) c) resulting from failure or lack of grouting or sealant to wash basins, sinks, bidets, showers and baths
5. escape of oil from a domestic fixed oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	loss or damage while the Home is Unoccupied
6. theft or attempted theft	loss or damage: <ul style="list-style-type: none"> a) while the Home is Unoccupied b) while the Home is lent, let or sublet unless there is physical evidence of violent and forcible entry c) by deception other than deception used to solely enter the Home d) of Money unless force is used to gain entry to or exit from Your Home e) more than £5,000 per claim for detached domestic outbuildings/garages at the Home f) more than £10,000 per claim for attached domestic outbuildings/garages at the Home
7. collision by any vehicle or animal	loss or damage caused by domestic pets
8. malicious acts or vandalism	loss or damage while the Home is Unoccupied
9. any person taking part in a riot, violent disorder, strike, labour and political disturbance or civil commotion	loss or damage not reported to the Police within 7 days of discovery

<i>What Your Policy covers:</i>	<i>What Your Policy does <u>not</u> cover:</i>
Your Policy covers loss or damage to the Contents caused by;	The amount of any Excess as shown in Your Schedule.
10. Subsidence, Heave or Landslip	loss or damage: <ul style="list-style-type: none"> a) due to damage arising by movement of solid floors unless the foundations beneath the load bearing walls of the Home are damaged at the same time by the same event b) which compensation has been provided for or would have been but for the existence of this insurance under any contract, legislation or guarantee by law c) caused by coastal or riverbank erosion d) due to normal Settlement, shrinkage or expansion e) while the Buildings are undergoing any structural repairs, alterations or extensions including the action of chemicals on, or any reaction of chemicals with any materials which form part of the Buildings
11. falling trees, telegraph poles, solar panels, wind turbines or lamp-posts	loss or damage caused by trees being cut down or cut back within the Home

Additional Cover

Your **Schedule** tells You if this section is in force.

<i>What Your Policy covers:</i>	<i>What Your Policy does <u>not</u> cover:</i>
Your Policy covers loss or damage to the Contents caused by:	The amount of any Excess as shown in Your Schedule.
A) Accidental Damage to fixtures & fittings; We will pay for Accidental Damage to: <ul style="list-style-type: none"> • fixed glass and double glazing (including the cost of repairing, removing or replacing frames) • glass tops and fixed glass in furniture • ceramic hobs • Sanitary Ware • mirrors 	loss or damage while the Home is Unoccupied
B) Accidental Damage to underground services. We will pay for Accidental Damage to: <ul style="list-style-type: none"> • domestic oil pipes • underground water supply pipes • underground sewers drains and septic tanks • underground gas pipes 	damage to septic tank filters unless due to root infiltration

What Your Policy covers:	What Your Policy does <u>not</u> cover:
Your Policy covers loss or damage to the Contents caused by:	The amount of any Excess as shown in Your Schedule.
<ul style="list-style-type: none"> underground cables <p>which You are legally responsible for as Tenant only.</p>	
<p>C) alternative accommodation.</p> <p>We will pay the cost of alternative accommodation for You and Your domestic pets, and temporary storage of Your Contents, if the Home cannot be lived in following loss or damage which is covered under numbers 1 to 11 of Section 2 - Contents Standard cover</p>	<ul style="list-style-type: none"> a) any amount over 20% of the Contents sum insured shown on Your Schedule per claim b) any costs recoverable elsewhere c) any costs incurred without Our agreement to pay d) any costs after the property is reinstated and ready for habitation
<p>D) Accidental Damage to electronic equipment</p> <p>We will pay for Accidental Damage to:</p> <ul style="list-style-type: none"> televisions including satellite decoders audio and video equipment personal computers, laptops and web books <p>all situated within the Home.</p>	<p>loss or damage:</p> <ul style="list-style-type: none"> a) while the Home is Unoccupied b) to records, compact discs, computer disks, cassettes or equipment, tapes, discs, memory sticks and computer software c) electrical or mechanical breakdown d) to computers or computer equipment by: i) erasure or distortion of data, ii) accidental erasure or mislaying or misfiling or documents or records, iii) viruses e) arising from the cost of remaking any film, disc or tape or the value of any information contained on it f) to games consoles g) to digital cameras, video cameras, or digital imaging equipment that are primarily designed to be hand-held h) to mobile phones and hand held multi-media players or similar items designed and intended to be portable, other than laptop computers and web books
<p>E) loss of oil or metered water</p> <p>loss of oil or increased metered water charges You have to pay following an escape of water or oil, which gives rise to an admitted claim under number 4 or 5 of Section 2 - Contents - Standard cover.</p>	<ul style="list-style-type: none"> a) loss or damage while the Home is Unoccupied b) more than £1,000 in any Period of Insurance. If You claim for such loss under Sections 1 and 2 We will not pay more than £1,000 in total.
<p>F) Contents temporarily removed from Your Home</p> <p>We will pay for loss or damage to Contents under numbers 1 to 11 of Section 2 - Standard</p>	<p>loss or damage:</p> <ul style="list-style-type: none"> a) to Contents outside the United Kingdom b) of Money or Credit Cards c) to Contents within a professional storage facility for more than 60 days

What Your Policy covers:	What Your Policy does <u>not</u> cover:
<p>Your Policy covers loss or damage to the Contents caused by:</p> <p>cover whilst temporarily removed from Your Home and kept securely in:</p> <ul style="list-style-type: none"> • any occupied private building • any building where You are living or working • any building for valuation, cleaning or repair • any professional storage facility building • any bank or safe deposit building <p>for up to 120 days in any Period of Insurance.</p>	<p>The amount of any Excess as shown in Your Schedule.</p> <p>d) any amount per claim over 20% of the sum insured under Section 2 while in a professional storage facility</p> <p>e) to Contents removed for exhibition or sale</p> <p>f) under number 6 of Section 2 - Contents Standard cover, unless there is physical evidence of forced entry to, or exit from the building</p>
<p>G) Contents at university, college or boarding school</p> <p>We will pay for loss or damage to Contents covered under numbers 1 to 11 of Section 2 - Contents - Standard cover</p> <p>Cover applies when You are living in accommodation in the United Kingdom, whilst attending university, college or boarding school.</p>	<p>a) more than £5,000 per claim</p> <p>b) for loss or damage under numbers 6 or 8 of Section 2 - Contents - Standard cover, unless there is physical evidence of forced entry to or exit from the accommodation</p>
<p>H) emergency access</p> <p>any loss or damage caused by the emergency services gaining access to the Home in their course of duty.</p> <p>the Excess does not apply to this cover.</p>	
<p>I) household removals</p> <p>loss of or damage to Contents under numbers 1 to 11 of Section 2 - Contents - Standard cover including Accidental Damage if shown as included on Your Schedule, while being removed permanently from Your Home by a professional removal company, to any other private property You are going to live in within the United Kingdom, including whilst being stored within a professional storage facility for up to 72 hours.</p>	<p>any amount per claim over 20% of the sum insured under Section 2 while in a professional storage facility</p> <p>a) to Contents outside the United Kingdom</p> <p>b) of Money or Credit Cards</p>
<p>J) replacement locks</p> <p>the cost of replacing and fitting locks on external doors of the Buildings at the Home, or to any safe or alarm installed at the Home, following theft or loss of keys belonging to You.</p>	<p>a) more than £500 per claim</p> <p>b) more than £2,500 in any Period of Insurance. If You claim under Sections 1 and 2, We will not pay more than £2,500 in total</p>
<p>K) Tenants liability</p> <p>We will pay for loss or damage to the Buildings which You are legally responsible for as</p>	<p>any amount per claim over 10% of the sum insured for Contents for loss or damage to the Buildings</p>

<i>What Your Policy covers:</i>	<i>What Your Policy does <u>not</u> cover:</i>
Your Policy covers loss or damage to the Contents caused by:	The amount of any Excess as shown in Your Schedule.
a Tenant , arising under numbers 1 to 11 of Section 2 - Contents - Standard cover including Accidental Damage if shown as included on Your Schedule .	loss or damage: a) whilst the Home is Unoccupied b) to the Buildings caused by fire, lightning or explosion other than to the landlord's fixtures and fittings c) under numbers 8, 9 or 10 of Section 2 - Contents - Standard cover d) to fixtures and fittings You , as the Tenant , have installed
L) fatal injury We will pay: for fatal injury occurring to You at the Home , caused by fire or outward and visible violence by burglars, provided death occurs within 12 months of sustaining such injury The Excess does not apply to this cover.	a) more than £5,000 per claim for each insured person under the age of 16 b) more than £10,000 per claim for each insured person aged 16 or over
M) temporary increases to the Contents sum insured Your Contents sum insured is increased by 10%, for the period 30 days before and 30 days after <ul style="list-style-type: none"> a wedding, civil partnership, anniversary, birthday and/or a religious celebration 	
N) guests, visitors and Domestic Staff personal effects We will pay for loss or damage under numbers 1 to 11 of Section 2 - Contents - Standard cover whilst in Your Home .	loss or damage: a) specifically excluded under Section 2 b) more specifically insured elsewhere c) more than £500 for each visitor per claim
O) domestic freezer cover We will pay the cost of replacing frozen food spoilt in any fridge or freezer in Your Home used for domestic purposes caused by: <ul style="list-style-type: none"> a rise or fall in temperature contamination by refrigerant or refrigerant fumes 	loss or damage: a) caused by Your gas or electricity supplier cutting off or restricting Your supply b) caused by a strike, a lockout or an industrial dispute c) more than £1,000 per claim d) if the appliance is more than 10 years old when the food becomes damaged
P) Downloadable Data We will pay the cost of replacing Downloadable Data stored on Your computer(s) or other personal electronic entertainment	a) more than £2,500 per claim b) for any files or data that have been illegally obtained

<i>What Your Policy covers:</i>	<i>What Your Policy does <u>not</u> cover:</i>
Your Policy covers loss or damage to the Contents caused by:	The amount of any Excess as shown in Your Schedule.
equipment, following loss or damage covered under numbers 1 to 11 of Section 2 - Contents - Standard cover including Accidental Damage if shown as insured on Your Schedule .	
Q) Contents in the open Contents not contained within the Home but still within the boundary of the land belonging to the Home .	more than £1,500 in one Period of Insurance . loss or damage: a) while the Home is Unoccupied b) under number 3 of Section 2 - Contents - Standard cover
R) pedal cycles loss of or damage to pedal cycles. The maximum amount payable for any pedal cycle(s) is £500.	loss or damage: a) while being used for racing, pacemaking or trials b) to pedal cycle tyres, wheels or accessories unless the pedal cycle is lost or damaged at the same time c) unless in a building within the Home or locked to an immovable object
S) Money and Credit Cards We will pay for: <ul style="list-style-type: none">• theft or accidental loss of Money• and any amounts which You become legally liable to pay as a result of unauthorized use following loss or theft of Your Credit Cards anywhere in the world.	a) more than £1,000 per claim b) loss of Money by mistake in change, counting or overpayment c) loss of Money not reported to the police within 24 hours of discovery d) any loss in value

Accidental Damage

Your Schedule tells **You** if this section is in force.

<i>What Your Policy covers:</i>	<i>What Your Policy does <u>not</u> cover:</i>
Your Policy covers loss or damage to the Contents caused by:	The amount of any Excess as shown in Your Schedule.
Accidental Damage	any amount per claim over 10% of the Contents sum insured in total for porcelain, china, glass and other brittle articles. loss or damage: a) while the Home is Unoccupied b) We exclude elsewhere under Section 2, other than items designed and intended to be portable c) to Money or Credit Cards d) to contact, corneal or micro corneal lenses e) to hearing aids

What Your Policy covers:	What Your Policy does <u>not</u> cover:
Your Policy covers loss or damage to the Contents caused by:	The amount of any Excess as shown in Your Schedule.
	f) arising from mechanical or electrical breakdown or failure g) when the Home is lent, let or sublet

Section 3 – Personal Possessions and Valuables

Your **Schedule** tells **You** if this section is in force.

What Your Policy covers:	What Your Policy does <u>not</u> cover:
We will pay for loss or damage to Personal Possessions and Valuables anywhere in the world	The amount of any Excess as shown in Your Schedule. a) more than £2,500 for any one item (including articles forming part of a pair or set) unless shown as a Specified Item on Your Schedule b) more than £1,500 for theft or disappearance of property from any unattended motor vehicle c) theft or disappearance of property from any unattended motor vehicle, unless it is locked and the items were hidden from view in a concealed luggage area, boot or closed glove compartment d) more than £2,000 in respect of theft or disappearance of jewellery from hotel or other temporary accommodation during Your absence from such rooms e) any item of jewellery set with stones valued over £7,500 which has not been inspected by a professional jeweller, e.g. a member of 'The National Association of Jewellers' (www.naj.co.uk) at least once every 3 years, with any defect remedied loss or damage: a) caused by mechanical or electrical faults or breakdown b) to guns caused by rusting or bursting of barrels c) to any sports equipment whilst in use d) to pedal cycles e) to contact, corneal or micro corneal lenses unless shown as a Specified Item on Your Schedule

What Your Policy covers:	What Your Policy does <u>not</u> cover: The amount of any Excess as shown in Your Schedule.
	<ul style="list-style-type: none"> f) to dentures or dental appliances unless shown as a Specified Item on Your Schedule g) to items not in the custody, care or control of You h) to jewellery within baggage, unless the baggage is being carried by hand under Your personal supervision i) to Motorised Vehicle or Craft j) to articles used for business purposes unless identified to Us and shown as a Specified Item on Your Schedule k) to documents, lottery or raffle tickets or securities l) where the property has been obtained by a person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable m) to precious metals, pictures, paintings and works of art outside the Home

Section 4 – Pedal Cycles

Your Schedule tells **You** if this section is in force.

What Your Policy covers:	What Your Policy does <u>not</u> cover: The amount of any Excess as shown in Your Schedule.
<p>We will pay the cost of repairing or replacing pedal cycles belonging to You (if shown as a Specified Item on Your Schedule) following loss or damage caused by:</p> <ul style="list-style-type: none"> • theft or attempted theft • Accidental Damage <p>occurring anywhere in the United Kingdom and Europe.</p>	<ul style="list-style-type: none"> a) cuts, bursts or punctures to tyres b) mechanical or electrical faults or breakdown c) theft or attempted theft when a pedal cycle is unattended, unless; <ul style="list-style-type: none"> i. it is in a secured locked building or; ii. secured through the frame of the cycle by a locked security device to an immovable object, permanent structure or motor vehicle or; iii. if the insured value of a cycle is over £1,500, secured through the frame of the cycle by a 'Sold Secure' 'Gold' standard security device to an immovable object, permanent structure or motor vehicle. <p>loss or damage:</p>

What Your Policy covers:	What Your Policy does <u>not</u> cover:
	<p>The amount of any Excess as shown in Your Schedule.</p> <p>a) to tyres, accessories, or removable parts of the pedal cycle unless the pedal cycle is stolen/lost or damaged at the same time</p> <p>b) when the pedal cycle is being used for racing, pacemaking, trials, testing or let out on hire or used for anything other than private purposes</p>

Section 5 – Liability to Domestic Staff

This cover only applies if Section 2 - **Contents** is operative.

What Your Policy covers:	What Your Policy does <u>not</u> cover:
<p>Up to £10,000,000 to indemnify You for any one claim or series of claims arising from any one event You become legally liable to pay (which includes costs and expenses agreed by Us in writing) for accidental death, Bodily Injury or illness occurring within the United Kingdom, to any Domestic Staff employed in connection with the Home.</p> <p>the Excess does not apply to this cover.</p>	<p>Bodily Injury (including death) sustained by Your Domestic Staff involving any Motorised Vehicle or Craft.</p>

Section 6 – Property owner's liability

This cover only applies if Section 1 - **Buildings** is operative

What Your Policy covers:	What Your Policy does <u>not</u> cover:
<p>We will indemnify You as owner of the Home for any amount up to £2,000,000 that You become legally liable to pay as damages in respect of accidental:</p> <ul style="list-style-type: none"> • Bodily Injury, death or disease • damage to property <p>occurring at the Home during the Period of Insurance.</p> <p>We will also indemnify You for any amount up to £2,000,000 that You become legally liable to pay under section 3 of the Defective Premises Act 1972 or section 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with</p>	<p>Your legal liability to pay compensation or costs arising directly or indirectly from:</p> <p>a) any communicable disease or virus</p> <p>b) any business, trade, profession or employment of You</p> <p>c) death, Bodily Injury or damage caused by lifts (other than stair lifts), hoists or Motorised Vehicles or Craft</p> <p>d) the cost of repairing any fault or alleged fault</p> <p>e) Your occupation of any land or building</p> <p>f) Bodily Injury, death or disease to You or Your Domestic Staff</p> <p>g) damage to property belonging to You or Your Domestic Staff, or in their control or custody</p>

What Your Policy covers:	What Your Policy does <u>not</u> cover:
any home previously owned and occupied by You . the Excess does not apply to this cover.	

Section 7 – Public liability

This cover only applies if Section 2- **Contents** is operative

What Your Policy covers:	What Your Policy does <u>not</u> cover:
<p>We will indemnify You as occupier (not owner) of the Home, from employment of any Domestic Staff or any other personal capacity for any amount up to £2,000,000 that You become legally liable to pay in respect of accidental:</p> <ul style="list-style-type: none"> • Bodily Injury, death or disease • damage to property <p>occurring anywhere in the world during the Period of Insurance.</p> <p>the Excess does not apply to this cover.</p>	<p>Your legal liability to pay compensation or costs arising directly or indirectly from:</p> <ol style="list-style-type: none"> a) any communicable disease or virus b) any business, trade, profession or employment of You c) any deliberate, willful or malicious act carried out by You d) Your occupation of any land or building other than the Home or it's land or any temporary holiday accommodation e) ownership, possession or use of Motorised Vehicles or Craft f) ownership, possession or use of any animal other than cats, horses or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991 or any amending legislation g) ownership, possession or use of any species of animal not domesticated in the United Kingdom h) any action brought against You by You, Your Domestic Staff and any person residing in the Home.

Making a complaint

We are committed to providing **You** with the highest standard of service at all times and if **Our** service doesn't meet **Your** expectations, **We** want to hear about it so **We** may try to put things right.

All complaints **We** receive are taken seriously and following the steps below, will help **Us** understand **Your** concerns and provide **You** with a fair response.

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

- 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, they will aim to send a response to **you** within 2 working days.

Claims Administration Issues

If **you** wish to make a complaint about a claim **you** should refer the matter to **our** claims specialists, who can be contacted at complaints@prestigeunderwriting.co.uk

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

Beyond the insurer

Should **You** remain dissatisfied following **Our** final written response, **You** may be eligible to refer **Your** case to the Financial Ombudsman Service (F.O.S.) or an agreed Alternative Dispute Resolution Provider (ADRP).

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products.

You have six months from the date of **Our** final response to refer **Your** complaint to the Financial Ombudsman Service. This does not affect **Your** right to take legal action.

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Phone: 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers)
or 0800 023 4567 (calls to this number are free on mobile phones and landlines)

Fax: 020 7964 1001

Email: complaint.info@financial-ombudsman.org.uk

Website: <https://help.financial-ombudsman.org.uk/help>

If **We** or **Urban Jungle** agree to appoint an ADRP, **You** can make **Your** complaint within 12 months of receiving the final decision. A list of ADRPs can be found using the below link;

<https://www.tradingstandards.uk/consumer-help/adr-approved-bodies/>

Our promise to You

We will:

- acknowledge all complaints promptly,
- investigate quickly and thoroughly,
- keep **You** informed of progress,
- do everything possible to resolve **Your** complaint,
- use the information from complaints to continuously improve **Our** service,

Financial Services Compensation Scheme (FSCS)

Prestige Underwriting Services Ltd and **Urban Jungle** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme in the unlikely event that **We** cannot meet **Our** obligations to **You**. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (<https://www.fscs.org.uk>).

Telephone calls are recorded and monitored for accuracy of information. Call charges may vary depending on **Your** service provider.

Who are the providers of Legal Expenses and Home Emergency?

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

Unit 4a
Greenway Court
Bedwas
Caerphilly
CF83 8DW.

Registered in England and Wales. Company Number 02585818.

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

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

Unit 4a
Greenway Court
Bedwas
Caerphilly
CF83 8DW.

Registered in England and Wales. Company Number 103274.

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

Optional Cover

You also have access to a number of important helplines such as legal and tax advice. For full details, including exclusions, please see page 34.

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 44.

Legal Expenses Schedule

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

ARAG Legal Expenses Insurance Company 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 Prospects of Success

- 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.
- 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**

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

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

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

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

Insured Events

If this option is selected, it covers **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 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 main home as a tenant	<p>Legal Expenses up to £50,000</p>	<p>£Zero</p>

Insured Events	Cover Limit	Applicable Excess
<ul style="list-style-type: none"> • buying or selling your main home • the occupation of your main home under a lease. <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 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 the design, conversion or extension of any building where the dispute arises from; an agreement that <ul style="list-style-type: none"> ▸ exceeds; or ▸ is ancillary to another contract that exceeds; £10,000 in value including VAT • a dispute with any party other than the party with whom the insured has entered into an agreement or alleged agreement. 		
<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 main 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 	<p>Legal Expenses up to £50,000</p>	<p>£Zero, or £250 in the event of public or private nuisance or trespass.</p>

Insured Events	Cover Limit	Applicable Excess
<p>5. defending any dispute relating to physical damage to your physical property other than defending a counter claim or an appeal</p> <p>6. a dispute with any party other than the person(s) who caused the damage, nuisance or trespass.</p>		
<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 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 	Legal Expenses up to £50,000	£Zero
<p>5. Clinical Negligence</p> <p>A dispute arising from alleged clinical negligence or malpractice.</p> <p>The insurer will not pay for any claim arising from or relating to:</p> <ul style="list-style-type: none"> • a contract • defending any claim other than an appeal 	Legal Expenses up to £50,000	£Zero
<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 which are submitted late or for any reason, result in HMRC imposing a penalty or which contain careless and/or deliberate misstatements or omissions • 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. 	Legal Expenses up to £50,000	£Zero

Insured Events	Cover Limit	Applicable Excess
7. Legal Defence <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. 	Legal Expenses up to £50,000	£Zero
8. Loss of Earnings <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. 	£1,000	£Zero
9. Identity Theft <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 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>	Legal Expenses up to £50,000	£Zero

Exclusions Applicable to Legal Expenses

The exclusions below apply to this section in addition to General Exclusions on page 12.

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 limit
5. an allegation against **you** involving:
 - a) assault, violence, or falsehood
 - 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 under Insured Event 5 Clinical Negligence
10. a dispute with **us**, the **insurer** or Urban Jungle or the company that sold this policy not dealt with under the Disputes Condition
11. a group litigation order
12. the payment of fines, penalties or compensation awarded against **you**

Conditions Applicable to Legal Expenses

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

1. Your Responsibilities

You must

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

2. Freedom to choose an appointed advisor

- a) In certain circumstances as set out in 2.b below, **you** may choose a qualified **appointed advisor**. In all other cases no right exists and **we** shall choose the **appointed advisor**.
- b) If:

- i a suitably qualified advisor considers that it has become necessary to issue proceedings or proceedings are issued against **you**, or
- ii there is a conflict of interest

the **insured** may choose a qualified **appointed advisor**.

- c) Where **you** wish to exercise the right to choose, **you** must write to **us** with **your** preferred representative's contact details and cost. Where **you** choose to use **your** preferred representative, the **insurer** will not pay more than **we** agree to pay a solicitor from **our** panel. (**Our** panel solicitor firms are chosen with care and **we** agree special terms with them which may be less than the rates available from other firms).
- d) If **you** dismiss the **appointed advisor** without good reason, or withdraw from the claim without **our** written agreement, or if the **appointed advisor** refuses with good reason to continue acting for **you**, the **insurer's** liability in respect of that claim will end immediately.
- e) In respect of pursuing a claim, **you** must enter into a **conditional fee agreement** (unless the **appointed advisor** has entered into a **collective conditional fee agreement**), where legally permitted.

3. Consent

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

4. Settlement

- a) The **insurer** can settle the claim by paying the reasonable value of **your** claim.
- b) **You** must not negotiate or settle the claim without **our** written agreement.
- c) If **you** refuse to settle the claim following advice to do so from the **appointed advisor**, the **insurer** reserves the right to refuse to pay further costs.
- d) **You** must settle costs arising from Insured Event 9 Identity Theft in the first instance and make a receipted claim to **us** for reimbursement.

5. Barrister's opinion

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

6. Disputes

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

7. Other insurance

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

8. Fraudulent claims and claims tainted by dishonesty

- a) If **you** make any claim which is fraudulent or false, this section of the policy may become void and all benefit under it may be lost.
- b) **You** should at all times be entirely truthful, accurate and open in any evidence, disclosure or statement **you** give and should act with complete honesty and integrity throughout. Where, on the balance of probabilities and having considered carefully all the facts of the claim, it appears that **you** have breached this condition and that the breach has:
 1. affected **our** assessment of **reasonable prospects of success**, and/or
 2. prejudiced any part of the outcome of **your** claim

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

9. Acts of Parliament

Any legal instruments, bodies and rules referred to in this section shall include the equivalent in Scotland, Northern Ireland, the Isle of Man and the Channel Islands and any subsequent amendment or replacement legislation.

How to Make a Claim (Legal Expenses)

Making use of our helplines

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

- For legal advice: 03445 717976 - open 24 hours a day, 365 days of the year
- For tax advice: 03445 717976 - open between 9am and 5pm on weekdays (except bank holidays)
- For counselling service: 03330 002082 - open 24 hours a day, 365 days of the year
- For identity theft advice: 03330 002083 - 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, follow these steps:

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

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

What happens next?

1. **We** will send **you** an acknowledgement by the end of the next working day after receiving **your** claim..
2. Within five working days of receiving all the information needed to assess the availability of cover under the policy, **we** will contact **you** either:

- a. confirming cover under the terms of this policy and advising **you** of the next steps to progress **your** claim; or
 - b. if the claim is not covered, **we** will explain in full the reason(s) why and advise whether **we** can assist in another way.
3. When a representative is appointed by **us** they will try to resolve **your** dispute without delay, arranging Alternative Dispute Resolution, such as mediation, whenever appropriate.
 4. **We** will check on the progress of **your** claim with the **appointed advisor** from time to time. Sometimes matters cannot be resolved quickly, particularly if the other side is slow to cooperate or a legal timetable is decided by the courts.

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:

- **Address:** Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW.
- **Telephone:** 0344 893 9013.
- **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) via details provided at <https://www.financial-ombudsman.org.uk/>.

Helplines

These helplines are provided by ARAG plc.

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

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

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

Legal and Tax Advice 0344 571 7976

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

Identity Theft Resolution Service 0333 000 2083

This service is available between 9am and 5pm on weekdays (except bank holidays). **We** provide telephone advice to help **you** keep **your** personal identity secure. Where identity theft is suspected, specialist caseworkers can help **you** to restore **your** credit rating and correspond with **your** card issuer,

bank or other parties. Identity theft expenses are insured under Insured Event 9 when **you** use this helpline.

Counselling assistance 0333 000 2082

Our qualified counsellors will provide free confidential support and advice by phone to you or your family members who are suffering from emotional upset or feeling worried and anxious about a personal or work-related problem.

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

Calls to the Counselling assistance service will not be recorded.

Consumer Legal Services Website

Register at www.araglegal.co.uk and enter voucher code AFE48BBE98B5 to access ARAG's digital guide and download legal documents to help with consumer legal matters.

Home Emergency Schedule

This cover under this section provided by ARAG plc.

Definition

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	<p>A boiler:</p> <ul style="list-style-type: none">• located in your home (or connecting garage), and• has been serviced within the 12 months prior to the date of your home emergency claim.
Contractor	<ul style="list-style-type: none">• 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, air source heat pump or ground source heat pump, a suitably qualified expert chosen by you with our agreement to respond to your home emergency.
Emergency costs	<ul style="list-style-type: none">• 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, air source heat pump or ground source heat pump, you must pay the contractor and send the receipt to us for the insurer to reimburse you.• Where necessary, alternative accommodation costs incurred under insured event.• The maximum payable by the insurer is £0 for all claims related by time or original cause.
Home	Your principal private dwelling used for domestic purposes only and situated within the United Kingdom, Channel Islands and the Isle of Man.
Home emergency	A sudden unexpected event which clearly requires immediate action in order to prevent damage or avoid further damage to your home , and/or render the home safe

or secure, and/or restore the main services to the **home**, and/or alleviate a health risk to **you**.

Insurer	ARAG Legal Expenses Insurance Company 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 .
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 £0 (for all **contractor's** costs & charges and parts & materials used relating to the same emergency) provided that all of the following requirements are met:

1. **You** have paid the insurance premium.
2. The claim is reported to **us**:
 - a. during the **period of insurance** and
 - b. as soon as possible after **you** first become aware of a **home emergency**.
3. **You** always agree to use the **contractor** chosen by **us**.
4. This policy will pay any otherwise covered claim involving the use of or inability to use a computer including devices such as smart phones, tablets and wearable technology. This cover is subject to all other policy terms.

Insured events

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

Insured Events	Cover Limit	Applicable Excess
1. Main Heating System 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 . The insurer will not pay for any claim arising or related to: <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 60 Kw/hr	Emergency costs up to £1,000	£Zero
2. Plumbing & Drainage The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system including water storage tanks, taps and pipe-work	Emergency costs up to £1,000	£Zero

Insured Events	Cover Limit	Applicable Excess
located within your home , which results in a home emergency .		
3. Home Security Damage to or the failure of external doors, windows or locks; which compromises the security of your home .	Emergency costs up to £1,000	£Zero
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 12.

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

- emergency costs** which have been incurred before **we** accept a claim
- 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
- emergency costs** where there is no one at **home** when the **contractor** arrives
- any matter occurring prior to, or existing at the start of the policy, and which **you** believed or ought reasonably to have believed could give rise to a claim under this policy
- 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
- 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 60 Kw/hr
- the cost of making permanent repairs including any redecoration or making good the fabric of **your home**:
 - once the **home emergency** situation has been resolved

- b) arising from damage caused:
 - i. in the course of the repair or
 - ii. in the course of investigation of the cause of the Insured Event or
 - iii. in gaining access to **your home**
- 9. the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply
- 10. the replacement of parts that suffer damage or the gradual process of wear and tear over time (such as dripping taps, washers or discs forming part of a tank pipe or tap)
- 11. **your garage** (except a **central heating boiler** located in a connecting garage) outbuildings, boundary walls, fences, hedges, cesspit, fuel tank or septic tank
- 12. **your home** being left unoccupied for more than 30 days consecutively
- 13. goods or materials covered by a manufacturer's, supplier's, or installer's warranty
- 14. the failure of equipment or facilities which have not been installed, maintained or serviced in accordance with legal regulations or manufacturer's instructions, or which is caused by a design fault which makes them inadequate or unfit for use
- 15. a claim covered by another policy, or any claim that would have been covered by any other policy if this policy did not exist
- 16. subsidence, landslip or heave
- 17. a property that is not **your** main residence or that **you** rent or let
- 18. blockage of supply or waste pipes to the **home** due to freezing weather conditions
- 19. a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - b. radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
 - c. war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion revolution insurrection or military or usurped power

Conditions Applicable to Home Emergency

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

1. Your Responsibilities

You must:

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

2. Our Consent

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

3. Settlement

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

Call out and labour costs

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

4. Disputes

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

5. Fraudulent Claims

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

6. Jurisdiction

This policy will be governed by English Law.

How to Make a Claim (Home Emergency)

Telling us about your claim

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

1. Please telephone 0345 155 9792 (lines are open 24 hours a day, 365 days a year) as soon as possible providing **us** with **your** name, address, postcode and the nature of the problem.
2. **We** will record **your** details and then decide on the best course of action to limit **your** loss and/or repair the damage. If the incident relates to an emergency covered under this policy, **we** will instruct a member of **our** emergency **contractor** network in respect of that claim only. **We** shall have no liability for any other work carried out by the **contractor**. Poor weather conditions or remote locations may affect normal standards of service.
3. It is important **you** notify **us** as soon as possible of any claim, and do not call out **your** own contractors unless **we** have agreed as **we** will not pay their costs and it could stop **your** claim being covered.
4. **You** must report any major emergency which could result in serious damage to the **home** or injury, to the Emergency Services or the company that supplies the service.
5. **Your** call will be answered as soon as possible. **We** record and monitor calls for training purposes, to improve the quality of **our** service, to help **us** deal with queries or complaints from **you** and to prevent and detect fraud and financial crime.

6. If **you** are claiming for alternative accommodation costs **you** must obtain **our** authority to incur costs before booking somewhere to stay. **You** will have to pay for the accommodation when **you** check out and send **your** receipt to **us** to be reimbursed.
7. If **your home** is powered by a biomass boiler, anaerobic digester system, air source heat pump or ground source heat pump, **we** will check **your** details and agree for **you** to choose a suitable expert to help. **You** will have to pay the **contractor** and send **your** receipt to **us**, **we** will reimburse **your** claim.

How to Make a Complaint (Home Emergency)

ARAG is committed to providing a first class service at all times. However, if a complaint arises, please call the number **you** rang to report **your** claim. The staff handling **your** claim should be able to resolve it. If in the course of those discussions it becomes clear that the matter has not been resolved to **your** satisfaction, details of **your** complaint will be passed to ARAG's Customer Relations Department, where they will arrange to have it reviewed at the appropriate level. ARAG will also contact **you** to let **you** know that they are reviewing **your** complaint.

Alternatively, **you** can contact ARAG's Customer Relations Department directly; they can be reached in the following ways:

- **Address:** Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW.
- **Telephone:** 0344 893 9013
- **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) via details provided at <https://www.financial-ombudsman.org.uk/>.

Privacy notice

Our details

Prestige Underwriting Services Limited is the Data Controller for any personal information **you** supply to **us**. If **you** would like to speak to **us** about how **we** use **your** information **you** can contact **us** on 0800 678 1554 or contact **us** by writing to the Data Protection Officer, Prestige Underwriting Services Limited, 10 Governors Place, Carrickfergus, BT38 7BN.

How we will use your information

Your personal information may be used by Prestige Underwriting Services Limited for the following purposes that are necessary for the performance and management of **your** contract of insurance, to determine **our** underwriting and pricing strategies, for **our** legitimate interests as an underwriting agency and for compliance with any legal obligations.

- to make a decision whether **we** choose to accept or decline the proposed risk;
- to calculate **your** premium and policy terms;
- to service **your** policy;
- to maintain **our** records;
- to confirm **your** identity and to prevent fraud;
- to investigate and resolve any complaints;
- to deal with any claims **you** should submit under **your** policy;
- to verify the information **you** provide;

- to undertake internal quality monitoring and external audits;
- to carry out market research, pricing and underwriting strategies, statistical analysis and customer profiling;
- **we** may supply information to law enforcement agencies, **our** regulators and other statutory bodies when **we** believe it is necessary for the detection and prevention of crime and/or fraud and as otherwise required by or permitted by law.

The information we receive

We may obtain personal information from **you** directly or from someone **you** have authorised to supply personal information on **your** behalf, such as **Urban Jungle**. This information is necessary for the performance and management of **your** contract of insurance, for **our** legitimate interests as an underwriting agency and for compliance with any legal obligation. This information may consist of the following:

- **your** name, contact details (including home address, telephone number and e-mail address) and date of birth;
- all other personal information that is provided to **Urban Jungle** when completing an application for any policy, including (as necessary) any sensitive information (e.g. information about **your** health and/or previous convictions);
- details of all policies held with **us** including cover dates, any lapsed policies and cancellations;
- details of claims on policies held with **us**;
- **your** payment history relating to policies held with **us**.

If **you** are unable to supply the required information **we** may be unable to offer **you** insurance or continue with cover.

We may also obtain information from third parties such as credit reference agencies, CUE – Claims and Underwriting Exchange Register, the police and other insurers (e.g. to confirm **your** personal data and verify claims information).

We retain information in line with provisions issued by **our** regulatory body the Financial Conduct Authority in order to manage **your** policy, deal with complaints and manage claims. **We** will only retain **your** personal data for as long as **we** are required by law.

Disclosing other peoples information

You should show this privacy notice to anyone whose information is disclosed to **us** with **your** policy information, **you** must also obtain their consent to share their information. **You** must ensure all information provided to **us** is correct and to the best of **your** knowledge.

Fraud prevention and detection

It is important that **you** take reasonable care when providing **us** with information and answer any questions honestly and to the best of **your** knowledge. Providing fraudulent or incorrect information could affect the price of **your** policy, result in **your** policy being cancelled and claims being rejected or not fully paid.

As a condition of **your** policy, it is important that **you** report all incidents which may or may not give rise to a claim to **us**.

In order to prevent and detect fraud **we** may (at any time) share information about **you** with other organisations and public bodies (including the police) and check and/or file **your** details with fraud prevention agencies and databases. If **you** give **us** false or inaccurate information and/or **we** suspect fraud, **we** will record this. **We** can provide any details required by **us** under a court order.

We and other organisations may also search these agencies and databases to: help make decisions about the provision and administration of insurance, credit and related services (for **you** and members of **your** household), trace debtors or beneficiaries, recover debt, prevent fraud, manage **your** insurance policies, check **your** identity for the purposes of preventing money laundering (unless **you** furnish **us** with other satisfactory proof of identity) and undertake credit searches or additional fraud searches. On request, **we** can supply further details of the databases **we** access or contribute to.

Any information shared by **us** can be used by other bodies in their decision making process, as can information shared from other bodies be used in **our** decision making process.

Credit searches

If **you** consent to a credit search it will be soft search which is only visible to **you** (if **you** request a copy of **your** credit file at the credit reference agencies) and is not visible to other organisations. This type of credit reference check will not affect **your** credit file. The search will be visible on **your** credit report but it won't affect **your** credit rating as it's not an application for credit. The credit references agencies may add the details of **our** searches and information to their records relating to **you**.

If **you** require further information on credit searches, please follow [this ICO link on credit reference checks](#).

Call recording

Telephone calls with **us** may be recorded for training, monitoring, audit requirements, quality assurance purposes and fraud prevention and detection. Call recordings may also be supplied to third parties or **your** insurer as shown on **your** schedule if they request a call recording in order to investigate a claim, complaint or suspected fraud which **we** have made them aware of.

Transfer to 3rd parties and outside the UK/EU

In order to deliver **our** services to **you**, **we** may use third party processors (for example credit searches and fraud prevention agencies). Such processing is conducted under contract and **we** ensure that appropriate data protection and information security assurances are provided.

We may also share **your** information with an authorised third party supplier appointed by **us** during a claim, for example a loss adjustor, recovery agencies or approved repairer in order to assist with **your** claim or provide repair/replacement services. **We** will only share the information required by the third party and will ensure that appropriate data protection and information security assurances are in place.

In circumstances where **we** may need to process some of **your** information using third parties located in countries outside of the European Union, **we** will take all necessary steps to ensure it is adequately protected. This includes ensuring there is an agreement in place with the third parties which provides the same level of protection as required by the data protection regulations in the UK.

Your rights

You have the right to access or obtain copies of the personal information held about **you** by **us**. A response to **your** request will be provided to **you** within one calendar month of **us** receiving a valid request.

You have the right to restrict processing of inaccurate information and request that **we** correct any inaccuracies in the information held about **you**. **You** may also have the right to erasure of data in certain circumstances.

Where **we** hold or process data on the basis of **your** consent **you** have the right to withdraw that consent. **You** have the right to withdraw **your** consent for **your** information being used for market research, pricing strategies, underwriting strategies, statistical analytics and customer profiling.

If **you** wish avail of these rights please write to the Data Protection Officer, Prestige Underwriting Services Limited, 10 Governors Place, Carrickfergus, BT38 7BN or call **us** on **0800 678 1554** for more information.

The Information Commissioner

You can find more details about data protection from the Information Commissioner's Office at www.ico.org.uk. **You** can also contact the Information Commissioner if **you** believe **we** have not complied with **our** obligations.

Urban Jungle Data Privacy Notice

Details about how the insurer uses **your** personal information will be shared at point of quote. Full details of **Urban Jungle's** privacy policy can be found here: https://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: <https://www.arag.co.uk/cookie-policy/>

Your Contract with Urban Jungle

Our Terms and Conditions

Thank **You** for choosing **Urban Jungle**. Select by **Urban Jungle** Home Insurance is arranged and managed by **Urban Jungle**, underwritten by Prestige Underwriting Services Limited, on behalf of the Insurer as shown on **Your Schedule**.

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 <https://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 Select by **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 or is not cancelled. **We** have no obligations to fund premiums on **your** behalf and have no 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** Select by **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** haven't made a claim, **we** will give **you** a pro-rata refund based on any unused days of cover **you** have paid for. This includes any administration fees paid to **us** for unused days of cover.

If **you** have made a claim, **you** will be liable to pay the full premium and **you** won't receive a refund. If you are paying by monthly installments then you must continue with the payments until the policy renewal date, or any outstanding installments may be deducted from any claim payments.

To cancel, log in to the My Account section of the website at <https://myurbanjungle.com/login>. Click "Manage and Update Policy" and then "Cancel Policy".

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 <https://www.fscs.org.uk> or by calling 0800 678 1100.

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**, **you** can reach **us** via:

- **Email:** support@myurbanjungle.zendesk.com
- **Phone:** +44 (0)800 808 5847
- **Website:** Click on the ‘contact **us**’ button on **our** homepage.