

# Plum

## UNDERWRITING

# eFLEX

Endorsement Wordings

April 2020

<b>Endorsement Code</b>	F500
<b>Description</b>	Insurer Endorsement
<b>Wording</b>	<p>It is hereby noted that this policy is 100% underwritten by Ageas Insurance Limited under a facility managed by Plum Underwriting Ltd.</p> <p>Plum Underwriting Ltd acts as an agent for the <b>underwriters</b> under Binding Authority Agreement Number: B10155611A.</p>

<b>Endorsement Code</b>	F501
<b>Description</b>	Insurer Endorsement
<b>Wording</b>	<p>It is hereby noted that this policy is underwritten by various <b>underwriters</b> at Lloyd's of London under a facility managed by Plum Underwriting Ltd.</p> <p>Plum Underwriting Ltd acts as an agent for the <b>underwriters</b> under Binding Authority Agreement Number: B1064TO01PLUM17.</p>

<b>Endorsement Code</b>	F502
<b>Description</b>	Insurer Endorsement
<b>Wording</b>	<p>It is hereby noted that this policy is underwritten by XL Catlin Insurance Company UK Limited (47%) and certain underwriters at Lloyd's of London (53%) under a facility managed by Plum Underwriting Ltd.</p> <p>Plum Underwriting Ltd acts as an agent for the underwriters under Binding Authority Agreement Number: B1064VO01PLUM19.</p>

<b>Endorsement Code</b>	F503
<b>Description</b>	Insurer Endorsement
<b>Wording</b>	<p>It is hereby noted that this policy is underwritten by XL Catlin Insurance Company UK Limited and certain underwriters at Lloyd's of London under a facility managed by Plum Underwriting Ltd.</p> <p>Plum Underwriting Ltd acts as an agent for the underwriters under Binding Authority Agreement Number: B1064WO01PLUM20.</p>

<b>Endorsement Code</b>	F511
<b>Description</b>	Home Business Contents
<b>Wording</b>	<p>This insurance has been extended to include cover in respect of <b>home business contents</b> of <b>your home business</b> up to £10,000</p> <p><b>Home business</b> is defined as: Office work which <b>you</b> and your employees carry out in <b>your home</b> where office work means clerical and administrative work only. It does not include any kind of manual work or the use of any machinery other than office equipment.</p> <p><b>Home business contents</b> is defined as: Office furniture and equipment, stationery, office supplies, software, books, records and documents in <b>your home</b> all belonging to the <b>home business</b> or for which the <b>home business</b> is legally responsible.</p>

<b>Endorsement Code</b>	F512
<b>Description</b>	Bed & Breakfast/Guesthouse Liability
<b>Wording</b>	<p><b>We</b> will not pay <b>you</b> for liability arising directly or indirectly out of any profession, occupation, business or employment other than liability arising from using the <b>home</b> as a bed and breakfast or guesthouse which accommodates a maximum of <b>8</b> paying guests using a maximum of <b>4</b> guest bedrooms where no evening meals are prepared or served. However, <b>we</b> will not pay any claim for any liability arising out of advice given or services rendered in respect of <b>your</b> profession, occupation, business or employment.</p> <p><b>Valuables</b> and <b>Personal Possessions</b> belonging to any guest at the property are included in the cover provided under Section 2 up to a limit of £1,000 in any one period of insurance. The <b>Valuables</b> and <b>Personal Possessions</b> of the guest are only insured within the boundaries of the <b>Home</b>. The <b>Valuables</b> and <b>Personal Possessions</b> of the guest are only insured provided that they are not insured by any other policy of insurance.</p> <p>If <b>Your Home</b> is rendered unfit for the acceptance of paying guests following loss or damage for which a valid claim has been made and accepted by the company under this policy payment will be made to <b>you</b> for loss of bookings of an amount not exceeding £100 per week for a period of 8 weeks commencing 14 days after the date of loss or damage.</p>

<b>Endorsement Code</b>	F513
<b>Description</b>	Alarm (Including Night Setting)
<b>Wording</b>	<p><b>We</b> will not pay any claim for loss or damage resulting from unauthorised entry and/or exit to the <b>home</b> when the <b>premises</b> are left unattended or when <b>you</b> retire to bed unless at all such times the intruder alarm has been put into full and effective operation.</p> <p>The intruder alarm must be:</p> <ul style="list-style-type: none"> <li>- installed by a professional security company</li> <li>- maintained annually by a professional security company</li> <li>- kept in good working order throughout the <b>period of insurance</b></li> </ul> <p>If <b>you</b> do not comply with the above, <b>we</b> will not pay any claim for loss or damage resulting from unauthorised entry and/or exit to the <b>home</b>.</p>

<b>Endorsement Code</b>	F514
<b>Description</b>	Minimum Security Condition.
<b>Wording</b>	<p><b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the following security protections are fitted:</p> <ul style="list-style-type: none"> <li>-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder</li> <li>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom</li> <li>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</li> </ul>

<b>Endorsement Code</b>	F515
<b>Description</b>	Safe Condition
<b>Wording</b>	<p>The following additional conditions apply to <b>your policy</b>:</p> <ul style="list-style-type: none"> <li>-Security Safes at <b>your home</b> must be professionally installed</li> <li>-Security Safes at <b>your home</b> must be anchored and/or fixed to the <b>buildings</b></li> <li>-Security Safes at <b>your home</b> must be kept locked and the keys removed from the Safe.</li> <li>-Keys to Security Safes at your <b>home</b> must not be left in <b>your home</b> when <b>you</b> leave <b>your home</b> unattended.</li> </ul> <p>If <b>you</b> fail to comply with any part of this condition <b>we</b> will not pay for any claim for theft of jewellery and watches from the <b>home</b>.</p> <p>The maximum amount <b>we</b> will pay for jewellery and watches from <b>your</b> Security Safe is 10 times the cash rating but not more than the <b>sum insured</b> as shown in <b>your schedule</b>. If it is proven at the time of a loss that <b>your safe</b> does not have a cash rating, <b>we</b> will not pay any claim for theft of jewellery and watches from the <b>home</b>.</p>

<b>Endorsement Code</b>	F516
<b>Description</b>	Jewellery & Watches – Safe Only
<b>Wording</b>	<b>We</b> will not pay any claim for loss or damage of jewellery and/or watches unless they are in <b>your home</b> security safe.

<b>Endorsement Code</b>	F517
<b>Description</b>	Theft Limitation
<b>Wording</b>	<b>We</b> will not pay any claim for loss or damage resulting from theft or attempted theft from the <b>home</b> other than as a result of violent and forcible entry or exit.

<b>Endorsement Code</b>	F518
<b>Description</b>	Jewellery & Watches
<b>Wording</b>	<p><b>We</b> will not pay any claim for loss or damage resulting from theft or loss of jewellery and/or watches unless they are:</p> <ul style="list-style-type: none"> <li>-being worn by <b>you</b></li> <li>-deposited in a bank</li> <li>-deposited in the main security safe of a hotel</li> <li>-carried by hand AND under <b>your</b> personal supervision</li> <li>-in <b>your home</b> security safe.</li> </ul>

<b>Endorsement Code</b>	F519
<b>Description</b>	Subsidence Heave & Landslip/Rent and Alternative Accommodation
<b>Wording</b>	<b>We</b> will not pay any claim for loss or damage resulting from <b>subsidence</b> or <b>heave</b> of the site upon which the <b>buildings</b> stand, or <b>landslip</b> , or loss of rent and/or the cost of alternative accommodation arising from <b>subsidence</b> or <b>heave</b> of the site upon which the <b>buildings</b> stand, or <b>landslip</b> .

<b>Endorsement Code</b>	F520
<b>Description</b>	Flat Roof
<b>Wording</b>	<p>It is a condition of this insurance that the areas of flat roof be inspected and maintained by a professional roofing contractor at <b>your</b> expense at least once every 5 years.</p> <p>If the areas of flat roof have not been inspected and maintained by a professional roofing contractor within the 5 years prior to the commencement date of this <b>policy</b>, <b>we</b> will allow 30 days from the <b>policy</b> commencement date for <b>you</b> to carry this out.</p> <p>A record of the inspection and maintenance by a professional roofing contractor must be retained and produced to <b>us</b> in event of a claim.</p> <p>If <b>you</b> do not comply with the above, <b>we</b> will not pay any claim for loss or damage resulting from storm to flat roof areas and loss or damage arising as a result of water leaking through <b>your</b> flat roof.</p>

<b>Endorsement Code</b>	F521
<b>Description</b>	Battery Operated Mobility Scooters/Wheelchair Liability
<b>Wording</b>	<b>We</b> will pay <b>you</b> for any liability arising out of <b>your</b> ownership, possession or use of battery operated mobility scooters, wheelchairs or powerchairs notified to <b>us</b> .

<b>Endorsement Code</b>	F522
<b>Description</b>	Settings & Mountings (3 Years)
<b>Wording</b>	<p><b>We</b> will not pay any claim for loss or damage to jewellery or watches with an individual value exceeding £5,000 unless all settings, mountings, clips and fastenings are inspected and overhauled by a competent jeweller once every 3 years (including the time period prior to commencement date of this <b>policy</b>).</p> <p>If <b>your</b> jewellery or watches (with an individual value exceeding £5,000) have not been inspected or overhauled within the 3 years prior to the commencement date of this <b>policy</b>, <b>we</b> will allow 30 days from the <b>policy</b> commencement date for <b>you</b> to carry this out.</p> <p>A record of the inspection and overhaul by the competent jeweller must be retained and produced to <b>us</b> in event of a claim. If <b>you</b> are unable to meet this requirement, <b>we</b> will not pay any claim for loss or damage to the item.</p>

<b>Endorsement Code</b>	F523
<b>Description</b>	Contractors
<b>Wording</b>	<b>We</b> will not pay any claim for loss, damage or liability arising directly or indirectly out of the activities of contractors that have been appointed to undertake building works at the <b>home</b> .

<b>Endorsement Code</b>	F524
<b>Description</b>	Lodgers, Boarders or Paying Guests
<b>Wording</b>	<p><b>You</b> have told <b>us</b> that the <b>premises insured</b> are occupied by up to 4 lodgers, boarders or paying guests.</p> <p><b>We</b> will not pay any claim for loss or damage:          -resulting from theft or attempted theft from the <b>home</b> other than as a result of violent and/or forcible entry or exit          -to any lodgers contents or possessions.</p> <p>A £250 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b>, to any claim for loss or damage resulting from malicious damage or <b>accidental damage</b>.</p>

<b>Endorsement Code</b>	F525
<b>Description</b>	Valuations
<b>Wording</b>	<p>It is <b>your</b> responsibility to ensure that specified items (shown on <b>your schedule and/or statement of fact</b>) that exceed £5,000 have a valuation that is no older than 3 years at the time <b>you</b> register a claim with <b>us</b>.</p> <p>If the actual value of a specified item that exceeds £5,000 is more than the <b>sum insured</b> for that item at the time of the loss or damage, then <b>we</b> will only pay for a proportion of the claim.</p> <p>For example if the <b>sum insured</b> for the item only represents one half of the actual value of that item, <b>we</b> will only pay one half of the cost of repair or replacement.</p>

<b>Endorsement Code</b>	F526
<b>Description</b>	Unoccupied Level 1
<b>Wording</b>	<p><u>Cover Restriction</u>  <b>We</b> will not pay any claim for any loss or damage other than loss or damage caused by:</p> <ul style="list-style-type: none"> <li>-Fire, lightning, explosion, or earthquake</li> <li>-Aircraft and other flying devices or items dropped from them</li> <li>-<b>Subsidence</b> or <b>heave</b> of the site upon which the <b>buildings</b> stand, or <b>landslip</b></li> </ul> <p><u>Removal of Additional Cover</u>          If Section 1 – Buildings is covered, Additional Covers C, E, G, H, I, J, K, M, N &amp; O are deleted          If Section 2 – Contents is covered, Additional Covers A, C, D, E, F, G, H, J, K, L, M, N, O, P, Q, R, S &amp; T are deleted</p> <p><u>Contents Cover Exclusion</u>  <b>We</b> will not pay any claim for loss or damage to the following <b>contents</b>:</p> <ul style="list-style-type: none"> <li>-<b>Money</b> and <b>credit cards</b></li> <li>-Deeds and registered bonds</li> <li>-Stamps and coins</li> <li>-Gold, silver, gold and silver plated articles, jewellery and furs</li> </ul> <p><u>Fire Risk</u>          It is a condition of this <b>policy</b> that ALL electrical circuits must be switched off/tripped at the consumer unit.</p>

	<p>The intruder alarm system must have its <u>own independent</u> electrical circuit which must be switched on to maintain intruder alarm security whilst leaving the remaining electrical circuits switched off.</p> <p>If <b>you</b> do not comply with the above, <b>we</b> will not pay for any loss or damage from fire arising from electrical circuits other than the independent intruder alarm system circuit.</p> <p><u>Security of the home</u>  <b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the following security protections are fitted:</p> <p>-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.</p> <p>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</p> <p>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p> <p><b>We</b> will not pay any claim for loss or damage resulting from unauthorised entry into the <b>home</b> unless the security of the <b>home</b> is maintained in good working order throughout the <b>period of insurance</b> and in full and effective operation.</p> <p><u>Inspecting the home</u>  <b>We</b> will not pay any claim for loss or damage unless the <b>premises</b> are inspected internally and externally at least once every 7 days by either <b>you</b> or <b>your</b> adult representative. A record of dates, times and any observations must be recorded in a central inspection record which must be made available to <b>us</b> on request.</p> <p><u>Additional duties</u>  <b>We</b> will not pay any claim for loss or damage unless <b>we</b> are immediately notified should <b>you</b> become aware that the condition of the <b>home</b> has deteriorated by any means and/or the <b>home</b> has been subject to unlawful access or attempted unlawful access of any kind.</p> <p><u>Amended Definitions – words with special meanings</u>  The definition of <b>unoccupied</b> is deleted along with all associated cover restrictions as detailed within the policy wording.</p>
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<b>Endorsement Code</b>	F527
<b>Description</b>	Unoccupied Level 2
<b>Wording</b>	<p><u>Cover Restriction</u>  SECTION 1 – BUILDINGS (if covered)  <b>We</b> will not pay any claim for any loss or damage to the <b>buildings</b> other than loss or damage directly caused by:</p> <ul style="list-style-type: none"> <li>-Fire, lightning, explosion, or earthquake</li> <li>-Aircraft and other flying devices or items dropped from them</li> <li>-Storm, Flood or Weight of Snow</li> <li>-Collision by any vehicle or animal</li> </ul>

	<p>-<b>Subsidence or heave</b> of the site upon which the <b>buildings</b> stand, or <b>landslip</b></p> <p>-Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts</p> <p>-Falling trees, telegraph poles or lamp-posts</p> <p>SECTION 2 – CONTENTS (if covered)</p> <p><b>We</b> will not pay any claim for any loss or damage to the <b>contents</b> other than loss or damage directly caused by:</p> <p>-Fire, lightning, explosion, or earthquake</p> <p>-Aircraft and other flying devices or items dropped from them</p> <p>-Storm, Flood or Weight of Snow</p> <p>-Collision by any vehicle or animal</p> <p>-<b>Subsidence or heave</b> of the site upon which the <b>buildings</b> stand, or <b>landslip</b></p> <p>-Falling trees, telegraph poles or lamp-posts</p> <p><u>Removal of Additional Cover</u></p> <p>If Section 1 – Buildings is covered, Additional Covers C, E, G, H, I, J, K, M, N &amp; O are deleted</p> <p>If Section 2 – Contents is covered, Additional Covers A, C, D, E, F, G, H, J, K, L, M, N, O, P, Q, R, S &amp; T are deleted</p> <p><u>Contents Cover Exclusion</u></p> <p><b>We</b> will not pay any claim for loss or damage to the following <b>contents</b>:</p> <p>-<b>Money and credit cards</b></p> <p>-Deeds and registered bonds</p> <p>-Stamps and coins</p> <p>-Gold, silver, gold and silver plated articles, jewellery and furs</p> <p><u>Fire Risk</u></p> <p>It is a condition of this <b>policy</b> that ALL electrical circuits must be switched off/tripped at the consumer unit.</p> <p>The intruder alarm system must have its <u>own independent</u> electrical circuit which must be switched on to maintain intruder alarm security whilst leaving the remaining electrical circuits switched off.</p> <p>If <b>you</b> do not comply with the above, <b>we</b> will not pay for any loss or damage from fire arising from electrical circuits other than the independent intruder alarm system circuit.</p> <p><u>Security of the home</u></p> <p><b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the following security protections are fitted:</p> <p>-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.</p> <p>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</p>
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	<p>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p> <p><b>We</b> will not pay any claim for loss or damage resulting from unauthorised entry into the <b>home</b> unless the security of the <b>home</b> is maintained in good working order throughout the <b>period of insurance</b> and in full and effective operation.</p> <p><u>Inspecting the home</u>  <b>We</b> will not pay any claim for loss or damage unless the <b>premises</b> are inspected internally and externally at least once every 7 days by either <b>you</b> or <b>your</b> adult representative. A record of dates, times and any observations must be recorded in a central inspection record which must be made available to <b>us</b> on request.</p> <p><u>Additional duties</u>  <b>We</b> will not pay any claim for loss or damage unless <b>we</b> are immediately notified should <b>you</b> become aware that the condition of the <b>home</b> has deteriorated by any means and/or the <b>home</b> has been subject to unlawful access or attempted unlawful access of any kind.</p> <p><u>Amended Definitions – words with special meanings</u>  The definition of <b>unoccupied</b> is deleted along with all associated cover restrictions as detailed within the policy wording.</p>
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<b>Endorsement Code</b>	F528
<b>Description</b>	Single Flat
<b>Wording</b>	<p>In the event of loss or damage to the common parts of the <b>building</b>, <b>we</b> will pay a proportional percentage based on how many flats are responsible for the common parts where the loss or damage has occurred.</p> <p>For example, if there are 4 flats in total responsible for the common parts, <b>we</b> will pay <b>you</b> one share of 4 (which is 25%) of the loss or damage.</p> <p>The maximum <b>we</b> will pay is the <b>sum insured</b> for <b>your buildings</b>.</p>

<b>Endorsement Code</b>	F529
<b>Description</b>	Contents In Storage
<b>Wording</b>	<p>This insurance has been extended to include cover under Section 2 – Contents in respect of <b>contents</b> in storage subject to the following:  <b>We</b> will not pay any claim for any loss or damage other than loss or damage caused by:</p> <ol style="list-style-type: none"> <li>1.Fire, lightning, explosion, or earthquake</li> <li>2.Aircraft and other flying devices or items dropped from them</li> <li>3.Storm, flood or weight of snow</li> <li>4.Escape of water from fixed water tanks, apparatus or pipes</li> <li>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</li> <li>6.Theft or attempted theft</li> <li>7.Collision by any vehicle or animal</li> <li>8.Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously</li> <li>9.Subsidence or heave of the site upon which the <b>buildings</b> stand, or landslip</li> <li>10.Falling trees, telegraph poles or lamp-posts</li> </ol>

	<p><b>We</b> will not pay any claim for any loss or damage unless all <b>contents</b> have been professionally packed and transported.</p> <p><b>We</b> will not pay any claim for any loss or damage to gold, silver, gold and silver-plated articles, watches, jewellery, furs, <b>money</b> and <b>credit cards</b>.</p> <p>A £100 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b>, to each and every claim in respect of <b>contents</b> in storage.</p> <p>The standard terms, conditions and exclusions as stated within <b>your policy</b> also apply to this cover.</p>
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<b>Endorsement Code</b>	F530
<b>Description</b>	Stamp Collection
<b>Wording</b>	<b>We</b> will only pay up to 75% of the Stanley Gibbons current valuation in respect of any stamps (forming part of a collection) that are lost or damaged.

<b>Endorsement Code</b>	F531
<b>Description</b>	Home Inspection
<b>Wording</b>	<p>Whenever the <b>home</b> is left vacant for more than 60 consecutive days, the <b>home</b> must be inspected internally and externally at least once every 14 days by either <b>you</b> or <b>your</b> adult representative. A record of dates, times and any observations must be recorded in a central inspection record.</p> <p>If <b>you</b> do not comply with the above, <b>we</b> will not pay any claim for loss or damage that occurs at the <b>home</b>.</p>

<b>Endorsement Code</b>	F532
<b>Description</b>	Alarm (Excluding Night Setting)
<b>Wording</b>	<p><b>We</b> will not pay any claim for loss or damage resulting from unauthorised entry and/or exit to the <b>home</b> when the <b>premises</b> are left unattended unless at all such times the intruder alarm has been put into full and effective operation.</p> <p>The intruder alarm must be:</p> <ul style="list-style-type: none"> <li>-installed by a professional security company</li> <li>-maintained annually by a professional security company</li> <li>-kept in good working order throughout the <b>period of insurance</b></li> </ul> <p>If <b>you</b> do not comply with the above, <b>we</b> will not pay any claim for loss or damage resulting from unauthorised entry and/or exit to the <b>home</b>.</p>

<b>Endorsement Code</b>	F533
<b>Description</b>	Protections
<b>Wording</b>	<p><b>We</b> will not pay any claim for loss or damage resulting from unauthorised entry into the <b>home</b> when the <b>premises</b> are left unattended unless the security of the <b>home</b> is:</p> <ul style="list-style-type: none"> <li>-maintained in good working order throughout the <b>period of insurance</b></li> <li>-in full and effective operation whenever <b>you</b> are absent from the <b>premises</b></li> </ul>

<b>Endorsement Code</b>	F534
<b>Description</b>	Trees Condition
<b>Wording</b>	It is a condition of this <b>policy</b> that the trees within 3 metres of the <b>home</b> which are more than 3 metres tall (within the boundaries of the <b>premises</b> ) are lopped and topped on an annual basis.

	<p>If <b>you</b> do not comply with the above, <b>we</b> will not pay any claim for loss or damage resulting from the following caused by tree roots:</p> <p><b>-Subsidence or heave</b> of the site upon which the <b>buildings</b> stand, or <b>landslip</b></p> <p>-The cost of repairing accidental damage to:</p> <ul style="list-style-type: none"> <li>-domestic oil pipes</li> <li>-underground water-supply pipes</li> <li>-underground sewers, drains and septic tanks</li> <li>-underground gas pipes</li> <li>-underground cables</li> </ul> <p>which <b>you</b> are legally liable for.</p>
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<b>Endorsement Code</b>	F535
<b>Description</b>	Cooking Clause (Bedsits)
<b>Wording</b>	<b>We</b> will not pay any claim for loss or damage caused by any form of cooking unless done in a clearly designated kitchen or in an area where the fire officer has given written approval.

<b>Endorsement Code</b>	F536
<b>Description</b>	Buildings Works Exclusion
<b>Wording</b>	<b>We</b> will not pay any claim for loss, damage or liability arising directly or indirectly in relation to any building works at the <b>premises</b> .

<b>Endorsement Code</b>	F537
<b>Description</b>	Minimum Security Upgrade Condition
<b>Wording</b>	<p><b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the following security protections are fitted within 60 days of inception:</p> <p>-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.</p> <p>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</p> <p>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p>

<b>Endorsement Code</b>	F538
<b>Description</b>	Theft Exclusion
<b>Wording</b>	<b>We</b> will not pay any claim for loss or damage resulting from theft/attempted theft from the <b>premises</b> .

<b>Endorsement Code</b>	F539
<b>Description</b>	Guns
<b>Wording</b>	<p><b>We</b> will not pay any claim for loss, damage or liability in relation to guns unless:</p> <ul style="list-style-type: none"> <li>-all guns in the <b>home</b> are kept in a locked police approved gun cabinet (with keys removed) when not in use</li> <li>-all ammunition is kept in a separate locked compartment (with keys removed).</li> </ul>

	- <b>you</b> have a valid gun license issued by the Firearms Licensing Department appropriate to the gun <b>we</b> insure under this <b>policy</b> .
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<b>Endorsement Code</b>	F540
<b>Description</b>	Flood/Rent and Alternative Accommodation
<b>Wording</b>	<b>We</b> will not pay any claim for loss or damage resulting from flood, or loss of rent and/or the cost of alternative accommodation arising from flood.

<b>Endorsement Code</b>	F541
<b>Description</b>	Alarm Requirement
<b>Wording</b>	<p><b>You</b> have agreed to have an intruder alarm system installed at the <b>premises</b> by a professional security company within 60 days of inception.</p> <p>After this date, <b>we</b> will not pay any claim for loss or damage resulting from unauthorised entry and/or exit to the <b>home</b> when the <b>premises</b> are left unattended unless at all such times the intruder alarm has been put into full and effective operation.</p> <p>The intruder alarm must be:          -maintained annually by a professional security company          -kept in good working order throughout the <b>period of insurance</b>.</p> <p>If <b>you</b> do not comply with the above, <b>we</b> will not pay any claim for loss or damage resulting from unauthorised entry and/or exit to the <b>home</b>.</p>

<b>Endorsement Code</b>	F542
<b>Description</b>	Holiday Home
<b>Wording</b>	<p><u>Additional Duties</u>  <b>We</b> will not pay any claim for loss or damage unless:</p> <ul style="list-style-type: none"> <li>-the <b>home</b> is sufficiently furnished at all times for normal living purposes.</li> <li>-<b>we</b> are immediately notified should <b>you</b> become aware that the condition of the <b>home</b> has deteriorated by any means and/or the <b>home</b> has been subject to unlawful access or attempted unlawful access of any kind.</li> <li>-the <b>premises</b> are inspected internally and externally at least once every 14 days by either <b>you</b> or <b>your</b> adult representative whenever <b>you</b> have finished staying at <b>your</b> holiday <b>home</b>. A record of dates, times and any observations must be recorded in a central inspection record.</li> <li>- between the 1<sup>st</sup> October and 1<sup>st</sup> April inclusive, the water is turned off at the mains and all tanks and pipes are drained whenever <b>you</b> have finished staying at <b>your</b> holiday <b>home</b> , <b>OR</b> the central heating system is in constant operation to maintain a minimum temperature of 60 degrees Fahrenheit (15 degrees Celsius). Additionally, if <b>you</b> have water pipes and water tanks in the loft space <b>you</b> must remove the loft hatch of the <b>home</b> whenever <b>you</b> have finished staying at <b>your</b> holiday <b>home</b> to minimise the risk of pipes freezing.</li> </ul> <p><u>Security of the Home</u>  <b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the following security protections are fitted:</p> <ul style="list-style-type: none"> <li>-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are</li> </ul>

	<p>UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.</p> <p>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</p> <p>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p> <p><b>We</b> will not pay any claim for loss or damage resulting from unauthorised entry into the <b>home</b> when the <b>premises</b> are left unattended unless the security of the <b>home</b> is maintained in good working order throughout the <b>period of insurance</b> and in full and effective operation whenever <b>you</b> are absent from the <b>premises</b>.</p> <p><u>Amended Definitions – words with special meanings</u> If Section 2 – Contents is covered, the <b>contents</b> definitions are amended as follows:</p> <p><b>Contents</b> do not include: -<b>Money</b> and <b>credit cards</b> -Deeds and registered bonds -Stamps and coins -Gold, silver, gold and silver plated articles, jewellery and furs.</p> <p>The definition of <b>unoccupied</b> is deleted along with all associated cover restrictions as detailed within the policy wording.</p> <p><u>Removal of Additional Cover</u> If Section 2 – <b>Contents</b> is covered, Additional Covers D, F, H, L, M, N &amp; P are deleted.</p>
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<b>Endorsement Code</b>	F543
<b>Description</b>	Deliberate Damage
<b>Wording</b>	The maximum amount <b>we</b> will pay for loss or damage caused deliberately by a person lawfully or unlawfully in the <b>home</b> is £5,000.

<b>Endorsement Code</b>	F544
<b>Description</b>	Let Holiday Home
<b>Wording</b>	<p><u>Cover Restriction</u> <b>We</b> will not pay any claim for loss or damage resulting from theft or attempted theft from the <b>home</b> other than as a result of violent and/or forcible entry or exit.</p> <p><u>Cover Extension</u> Section 4 – Legal Liability to the Public, Part A (i) extends to include <b>your</b> legal liability, as defined in that section, for using the <b>home</b> for the business purposes of commercial holiday letting. However, <b>we</b> will not pay any claim for any liability arising out of advice given or services rendered in respect of <b>your</b> profession, occupation, business or employment.</p> <p><u>Additional Duties</u> <b>We</b> will not pay any claim for loss or damage unless:  -the <b>home</b> is sufficiently furnished at all times for normal living purposes.</p>

	<p>-<b>we</b> are immediately notified should <b>you</b> become aware that the condition of the <b>home</b> has deteriorated by any means and/or the <b>home</b> has been subject to unlawful access or attempted unlawful access of any kind.</p> <p>-the <b>premises</b> are inspected internally and externally at least once every 14 days by either <b>you</b> or <b>your</b> adult representative whenever <b>you, your</b> tenants or <b>your</b> invited guests have finished staying at <b>your</b> holiday <b>home</b>. A record of dates, times and any observations must be recorded in a central inspection record.</p> <p>- between the 1<sup>st</sup> October and 1<sup>st</sup> April inclusive, the water is turned off at the mains and all tanks and pipes are drained whenever <b>you, your</b> tenants or <b>your</b> invited guests have finished staying at <b>your</b> holiday <b>home</b> , <u>OR</u> the central heating system is in constant operation to maintain a minimum temperature of 60 degrees Fahrenheit (15 degrees Celsius). Additionally, if <b>you</b> have water pipes and water tanks in the loft space <b>you, your</b> tenants or <b>your</b> invited guests must remove the loft hatch of the <b>home</b> whenever <b>you, your</b> tenants or <b>your</b> invited guests have finished staying at <b>your</b> holiday <b>home</b> to minimise the risk of pipes freezing.</p> <p><u>Security of the Home</u>  <b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the following security protections are fitted:</p> <p>-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.</p> <p>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</p> <p>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p> <p><b>We</b> will not pay any claim for loss or damage resulting from unauthorised entry into the <b>home</b> when the <b>premises</b> are left unattended unless the security of the <b>home</b> is maintained in good working order throughout the <b>period of insurance</b> and in full and effective operation whenever <b>you, your</b> tenants or <b>your</b> invited guests are absent from the <b>premises</b>.</p> <p><u>Amended Definitions – words with special meanings</u>  If Section 2 – Contents is covered, the <b>contents</b> definitions are amended as follows:</p> <p><b>Contents</b> do not include:  <b>-Money and credit cards</b>  -Deeds and registered bonds  -Stamps and coins  -Gold, silver, gold and silver plated articles, jewellery and furs.</p> <p>The definition of <b>unoccupied</b> is deleted along with all associated cover restrictions as detailed within the policy wording.</p> <p><u>Removal of Additional Cover</u></p>
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	If Section 2 – <b>Contents</b> is covered, Additional Covers D, F, H, L, M, N & P are deleted.
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<b>Endorsement Code</b>	F545
<b>Description</b>	Business Use - Childminding
<b>Wording</b>	It is agreed that where the proposer and/or spouse/partner are involved in Childminding at the <b>home</b> , <b>accidental damage</b> cover is excluded whilst the children and/or their parents/guardians are on the <b>premises</b> .  It is a condition of cover being provided that: - 1) There are no more than 6 children being looked after at any one time (excluding your own children). 2) There are no additional staff employed to assist in the childminding activities. 3) The childminder is registered with Ofsted or a childminder agency.

<b>Endorsement Code</b>	F546
<b>Description</b>	Jewellery/Watches – Whilst Worn Only
<b>Wording</b>	<b>We</b> will not pay any claim for loss or damage resulting from theft or loss of jewellery and/or watches unless they are being worn by <b>you</b> . <b>We</b> will not pay for loss of jewellery and watches if the cause of the loss cannot be identified.

<b>Endorsement Code</b>	F547
<b>Description</b>	HMO Licensing
<b>Wording</b>	It is a condition of this policy that you contact the Local Authority in relation to the premises to establish whether it is classed as a HMO property. If the premises are classed as a HMO property then you must comply with any HMO Licensing requirements set by the Local Authority. If you do not comply with the above, we will not pay any claim for loss or damage that occurs at the premises.

<b>Endorsement Code</b>	F548
<b>Description</b>	£250 Malicious Damage Excess
<b>Wording</b>	A £250 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Malicious Damage.
<b>Endorsement Code</b>	F549
<b>Description</b>	£500 Malicious Damage Excess
<b>Wording</b>	A £500 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Malicious Damage.

<b>Endorsement Code</b>	F550
<b>Description</b>	£1,000 Malicious Damage Excess
<b>Wording</b>	A £1,000 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Malicious Damage.

<b>Endorsement Code</b>	F551
<b>Description</b>	£2,500 Malicious Damage Excess
<b>Wording</b>	A £2,500 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Malicious Damage.

<b>Endorsement Code</b>	F552
<b>Description</b>	£250 Flood Excess

<b>Wording</b>	A £250 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Flood.
<b>Endorsement Code</b>	F553
<b>Description</b>	£500 Flood Excess
<b>Wording</b>	A £500 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Flood.
<b>Endorsement Code</b>	F554
<b>Description</b>	£1,000 Flood Excess
<b>Wording</b>	A £1,000 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Flood.
<b>Endorsement Code</b>	F555
<b>Description</b>	£2,500 Flood Excess
<b>Wording</b>	A £2,500 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Flood.
<b>Endorsement Code</b>	F556
<b>Description</b>	£250 Fire Excess
<b>Wording</b>	A £250 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Fire.
<b>Endorsement Code</b>	F557
<b>Description</b>	£500 Fire Excess
<b>Wording</b>	A £500 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Fire.
<b>Endorsement Code</b>	F558
<b>Description</b>	£1,000 Fire Excess
<b>Wording</b>	A £1,000 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Fire.
<b>Endorsement Code</b>	F559
<b>Description</b>	£2,500 Fire Excess
<b>Wording</b>	A £2,500 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Fire.
<b>Endorsement Code</b>	F560
<b>Description</b>	£500 Escape of Water Excess
<b>Wording</b>	A £500 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Escape of Water.
<b>Endorsement Code</b>	F561
<b>Description</b>	£1,000 Escape of Water Excess
<b>Wording</b>	A £1,000 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Escape of Water.
<b>Endorsement Code</b>	F562
<b>Description</b>	£2,500 Escape of Water Excess
<b>Wording</b>	A £2,500 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Escape of Water.
<b>Endorsement Code</b>	F563
<b>Description</b>	£2,500 Subsidence, Heave or Landslip Excess



<b>Wording</b>	A £2,500 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from <b>subsidence, heave or landslip</b> .
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<b>Endorsement Code</b>	F564
<b>Description</b>	£5,000 Subsidence, Heave or Landslip Excess
<b>Wording</b>	A £5,000 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from <b>subsidence, heave or landslip</b> .

<b>Endorsement Code</b>	F565
<b>Description</b>	£250 Storm Excess
<b>Wording</b>	A £250 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Storm.

<b>Endorsement Code</b>	F566
<b>Description</b>	£500 Storm Excess
<b>Wording</b>	A £500 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Storm.

<b>Endorsement Code</b>	F567
<b>Description</b>	£1,000 Storm Excess
<b>Wording</b>	A £1,000 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Storm.

<b>Endorsement Code</b>	F568
<b>Description</b>	£2,500 Storm Excess
<b>Wording</b>	A £2,500 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Storm.

<b>Endorsement Code</b>	F569
<b>Description</b>	£250 Theft Excess
<b>Wording</b>	A £250 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Theft.

<b>Endorsement Code</b>	F570
<b>Description</b>	£500 Theft Excess
<b>Wording</b>	A £500 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Theft.

<b>Endorsement Code</b>	F571
<b>Description</b>	£1,000 Theft Excess
<b>Wording</b>	A £1,000 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Theft.

<b>Endorsement Code</b>	F572
<b>Description</b>	£2,500 Theft Excess
<b>Wording</b>	A £2,500 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Theft.

<b>Endorsement Code</b>	F573
<b>Description</b>	£250 Policy Excess
<b>Wording</b>	A £250 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims.

<b>Endorsement Code</b>	F574
<b>Description</b>	£500 Policy Excess

<b>Wording</b>	A £500 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims.
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<b>Endorsement Code</b>	F575
<b>Description</b>	£1,000 Policy Excess
<b>Wording</b>	A £1,000 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims.

<b>Endorsement Code</b>	F576
<b>Description</b>	£2,500 Policy Excess
<b>Wording</b>	A £2,500 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims.

<b>Endorsement Code</b>	F577
<b>Description</b>	Inspecting the Home
<b>Wording</b>	<p><b>We</b> will not pay any claim for loss or damage unless the <b>premises</b> are inspected internally and externally at least once every 7 days by either <b>you</b> or <b>your</b> adult representative.</p> <p>A record of dates, times and any observations must be recorded in a central inspection record which must be made available to <b>us</b> on request.</p> <p><u>Inspection Checklist</u>          Whilst the list is not exhaustive, the following checklist is designed to help you ensure that <b>your</b> inspection is as thorough as possible:</p> <ul style="list-style-type: none"> <li>-Windows shut and fastened and locked</li> <li>-All external doors shut, fastened and locked when the premises are left unattended.</li> <li>-Check throughout property for any signs of ingress of water</li> <li>-Check inside and outside of the property for any signs of leaks/escape of water.</li> <li>-Check all windows and doors of the property for signs of any attempted forced entry</li> <li>-Remove any build up of newspapers and post</li> <li>-Consider sealing letter box</li> <li>-Remove any rubbish that has accumulated outside of the property or in doorways/porches</li> <li>-If fitted ensure intruder alarm fully functional and operates correctly</li> <li>-If fitted ensure CCTV fully functional and operates correctly</li> <li>-Ensure electrical appliances are switched off when not in use.</li> <li>-Ensure any uncontained electrical wiring in good condition and no bare wires showing</li> <li>-Roof tiles in good order, no slipped or broken tiles</li> <li>-Flat roofs in good condition, no rips/tears or pooling of water</li> <li>-Ensure gutters and rainwater goods are regularly checked and cleared of any build up of leaves/rubbish</li> <li>-Ensure trees and shrubs maintained with any damage/diseased sections being removed.</li> <li>-Gardens maintained/rubbish removed</li> <li>-Ensure aerial and satellite dishes are secured</li> <li>-Ensure water is free running and that there are no signs of blockages inside and outside of the property.</li> <li>-Check level of oil in external oil tanks is in line with expectation</li> <li>-Check external oil tanks for damage and or leaks</li> <li>-Check out buildings for signs of any attempted forced entry</li> </ul>

<b>Endorsement Code</b>	F578
<b>Description</b>	Business Stock
<b>Wording</b>	This insurance has been extended to include cover for business stock up to £5,000.  <b>Your</b> business stock is defined as any merchandise, products or goods relating to <b>your</b> main or secondary occupation as stated on your <b>schedule and/or statement of fact</b> .

<b>Endorsement Code</b>	F579
<b>Description</b>	Extended Unoccupancy Period
<b>Wording</b>	The definition of <b>unoccupied</b> as detailed within the <b>policy</b> wording is deleted and replaced with the following:  <b>Unoccupied</b> When the <b>home</b> has not been lived in and occupied overnight by <b>you</b> (or a person <b>you</b> have authorised) for more than 60 consecutive days.

<b>Endorsement Code</b>	F580
<b>Description</b>	Escape of Water Excess
<b>Wording</b>	The escape of water <b>excess</b> shown on <b>your schedule and/or statement of fact</b> is amended to £250.

<b>Endorsement Code</b>	F581
<b>Description</b>	Building Works Amount £50,000
<b>Wording</b>	This insurance is accepted on the basis that the building works declared to <b>us</b> will not exceed £50,000.  <b>We</b> will not pay any claim for loss or damage that occurs at the <b>premises</b> if the building works exceed this amount.

<b>Endorsement Code</b>	F582
<b>Description</b>	Building Works Amount £100,000
<b>Wording</b>	This insurance is accepted on the basis that the building works declared to <b>us</b> will not exceed £100,000.  <b>We</b> will not pay any claim for loss or damage that occurs at the <b>premises</b> if the building works exceed this amount.

<b>Endorsement Code</b>	F583
<b>Description</b>	Business Use
<b>Wording</b>	This insurance accepts business use run from the <b>premises</b> by <b>you</b> :  The acceptance is based on there being no employees and no more than:  20 business visitors per week.  If at the time of a claim the business use, number of employees & number of visitors are NOT as specified above, <b>we</b> will follow the procedure as detailed under 'Correct Information and Changes in Circumstances' within <b>your policy</b> wording under section ' <b>Your Policy</b> '.

<b>Endorsement Code</b>	F584
<b>Description</b>	Unoccupied Level 3
<b>Wording</b>	Cover Limitation SECTION 1 – BUILDINGS (if covered)

The maximum amount **we** will pay for loss or damage caused by the following is £5000 for any one claim:

- Escape of water from and frost damage to fixed water tanks, apparatus or pipes
- Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation
- Theft or attempted theft
- Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously

**SECTION 2 – CONTENTS (if covered)**

The maximum amount **we** will pay for loss or damage caused by the following is £5000 for any one claim:

- Escape of water from fixed water tanks, apparatus or pipes
- Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation.
- Theft or attempted theft
- Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously

Removal of Additional Cover

If Section 1 – Buildings is covered, Additional Covers C, I & J are deleted  
If Section 2 – Contents is covered, Additional Covers A, C, D, E, F, G, H, L & M are deleted

Contents Cover Exclusion

**We** will not pay any claim for loss or damage to the following **contents**:

**-Money and credit cards**

- Deeds and registered bonds
- Stamps and coins
- Gold, silver, gold and silver plated articles, jewellery and furs

Security of the home

**We** will not pay any claim for loss or damage from unauthorised entry to the **home** unless the following security protections are fitted:

- Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder
- All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.
- All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.

**We** will not pay any claim for loss or damage resulting from unauthorised entry into the **home** unless the security of the **home** is maintained in good working order throughout the **period of insurance** and in full and effective operation.

Additional duties

	<p><b>We</b> will not pay any claim for loss or damage unless <b>we</b> are immediately notified should <b>you</b> become aware that the condition of the <b>home</b> has deteriorated by any means and/or the <b>home</b> has been subject to unlawful access or attempted unlawful access of any kind</p> <p><u>Amended Definitions – words with special meanings</u> The definition of <b>unoccupied</b> is deleted along with all associated cover restrictions as detailed within the policy wording.</p>
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<b>Endorsement Code</b>	F585
<b>Description</b>	Flat Roof with increased excess
<b>Wording</b>	<p>A £250 <b>excess</b> will apply to any claim for loss or damage resulting from storm to flat roof areas and loss or damage arising as a result of water leaking through the flat roof areas.</p> <p>This <b>excess</b> is in addition to any voluntary policy <b>excess</b> <b>You</b> have selected</p> <p>It is a condition of this insurance that the areas of flat roof be inspected and maintained by a professional roofing contractor at <b>your</b> expense at least once every 5 years.</p> <p>If the areas of flat roof have not been inspected and maintained by a professional roofing contractor within the 5 years prior to the commencement date of this <b>policy</b>, <b>we</b> will allow 30 days from the <b>policy</b> commencement date for <b>you</b> to carry this out.</p> <p>A record of the inspection and maintenance by a professional roofing contractor must be retained and produced to <b>us</b> in event of a claim.</p> <p>If <b>you</b> do not comply with the above, <b>we</b> will not pay any claim for loss or damage resulting from storm to flat roof areas and loss or damage arising as a result of water leaking through <b>your</b> flat roof.</p>

<b>Endorsement Code</b>	F586
<b>Description</b>	Electrical Inspection
<b>Wording</b>	<p>This insurance is subject to the electrics of the <b>home</b> being inspected and tested by a contractor approved by the National Inspection Council of Electrical Installing Contracting (NICEIC) within <b>30</b> days of the inception of this <b>policy</b>.</p> <p>Any faults found must be corrected in line with regulations of the Institute of Electrical Engineers.</p> <p>A certificate of compliance issued by the Inspector is to be produced and lodged with Plum Underwriting Limited after the inspection.</p> <p>If <b>you</b> do not comply with this condition within the required number of days, <b>we</b> will not pay any claim for loss, damage or liability resulting from electrical faults.</p>

<b>Endorsement Code</b>	F587
<b>Description</b>	Lodgers, Boarders or Paying Guests – Up to 6
<b>Wording</b>	<p><b>You</b> have told <b>us</b> that the <b>premises insured</b> are occupied by up to 6 lodgers, boarders or paying guests.</p> <p>We will not pay any claim for loss or damage: -resulting from theft or attempted theft from the <b>home</b> other than as a result of violent and/or forcible entry or exit -to any lodgers contents or possessions.</p>

	A £250 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to any claim for loss or damage resulting from malicious damage or <b>accidental damage</b> .
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<b>Endorsement Code</b>	F588
<b>Description</b>	Building Works due to commence
<b>Wording</b>	<p>This insurance is accepted on the basis that no building works whatsoever have started at the <b>premises</b>.</p> <p><b>You</b> must tell <b>us</b> via <b>your broker or insurance intermediary</b> at least 14 days before any work starts to enable us to determine whether <b>we</b> will:</p> <ol style="list-style-type: none"> <li>1. Continue <b>your policy</b> unchanged</li> <li>2. Apply any terms, conditions, exclusions or additional premium</li> <li>3. Cancel <b>your policy</b> giving <b>you</b> notice as per the cancellation condition shown in <b>your policy</b> wording or on <b>your schedule</b>.</li> </ol> <p><b>We</b> will not pay any claim for loss or damage that occurs at the <b>premises</b> if the building works commence without <b>our</b> prior agreement</p>

<b>Endorsement Code</b>	F589
<b>Description</b>	Extended Holidays
<b>Wording</b>	<p><b>We</b> have agreed this insurance on the basis that <b>you</b> have told <b>us</b> that <b>you</b> are on extended holiday for up to 90 consecutive days per year.</p> <p><b>You</b> must tell <b>us</b> immediately if the unoccupancy is extended.</p> <p>If at the time of a claim the period of unoccupancy is NOT as specified above, <b>we</b> will follow the procedure as detailed under 'Correct Information and Changes in Circumstances' within <b>your policy</b> wording under section 'Your Policy'.</p> <p><u>Cover Restriction</u>  <b>We</b> will not pay any claim for loss or damage resulting from theft or attempted theft from the <b>home</b> other than as a result of violent and/or forcible entry or exit.</p> <p><u>Additional duties</u>  <b>We</b> will not pay any claim for loss or damage unless:</p> <ul style="list-style-type: none"> <li>-the <b>home</b> is sufficiently furnished at all times for normal living purposes</li> <li>-<b>we</b> are immediately notified should <b>you</b> become aware that the condition of the <b>home</b> has deteriorated by any means and/or the <b>home</b> has been subject to unlawful access or attempted unlawful access of any kind</li> <li>-the <b>premises</b> are inspected internally and externally at least once every 30 days by either <b>you</b> or <b>your</b> adult representative. A record of dates, times and any observations must be recorded in a central inspection record.</li> <li>- between the 1<sup>st</sup> October and 1<sup>st</sup> April inclusive, the water is turned off at the mains and all tanks and pipes are drained, <u>OR</u> the central heating system is in constant operation to maintain a minimum temperature of 60 degrees</li> </ul>

	<p>Fahrenheit (15 degrees Celsius). Additionally, if <b>you</b> have water pipes and water tanks in the loft space <b>you</b> must remove the loft hatch of the home whenever <b>you</b> go on extended holiday to minimise the risk of pipes freezing.</p> <p><u>Security of the home</u>  <b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the following security protections are fitted:</p> <p>-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder</p> <p>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</p> <p>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p> <p><b>We</b> will not pay any claim for loss or damage resulting from unauthorised entry into the <b>home</b> when the <b>premises</b> are left unattended unless the security of the <b>home</b> is maintained in good working order throughout the <b>period of insurance</b> and in full and effective operation whenever <b>you</b> are absent from the <b>premises</b> due to <b>your</b> extended holiday.</p> <p><u>Amended Definitions – words with special meanings</u>  The definition of <b>unoccupied</b> is deleted along with all associated cover restrictions as detailed within the policy wording whilst <b>you</b> are on extended holiday.</p>
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<b>Endorsement Code</b>	F590
<b>Description</b>	Part Owner Occupied & Part Let - Residential
<b>Wording</b>	<p>This insurance is accepted on the basis that part of the <b>home</b> is used for residential letting and is occupied by either Professional, Student, Retired or Benefit Assisted tenants</p> <p>If at the time of a claim the tenant type is NOT as specified above <b>we</b> will follow the procedure as detailed under 'Correct Information and Changes in Circumstances' within <b>your policy</b> wording under section '<b>Your Policy</b>'.</p> <p><u>Cover Restriction</u>  <b>We</b> will not pay any claim for loss or damage resulting from theft or attempted theft from the <b>home</b> other than as a result of violent and/or forcible entry or exit.</p> <p><u>Cover Extension</u>  Section 4 – Legal Liability to the Public, Part A (i) extends to include <b>your</b> legal liability, as defined in that section, for using any part of the <b>home</b> used for the business purposes of residential letting. However, <b>we</b> will not pay any claim for any liability arising out of advice given or services rendered in respect of your profession, occupation, business or employment.</p> <p><u>Additional duties</u>  <b>We</b> will not pay any claim for loss or damage to any part of the <b>home</b> used for residential letting:</p>

	<p><b>-we</b> are immediately notified should <b>you</b> become aware that the condition of the part of the <b>home</b> used for residential letting has deteriorated by any means and/or has been subject to unlawful access or attempted unlawful access of any kind</p> <p>-the part of the <b>home</b> used for residential letting is inspected internally and externally once every six months by either <b>you</b> or <b>your</b> adult representative whilst it is <u>tenanted</u>. A record of dates, times and any observations must be recorded in a central inspection record</p> <p>-the part of the <b>home</b> used for residential letting is inspected internally and externally once every 30 days by either <b>you</b> or <b>your</b> adult representative if it is left without a tenant for more than 30 consecutive days. A record of dates, times and any observations must be recorded in a central inspection record</p> <p>-the central heating system of the part of the <b>home</b> used for residential letting is in constant operation to maintain a minimum temperature of 60 degrees Fahrenheit (15 degrees Celsius) between the 1<sup>st</sup> October and 1<sup>st</sup> April inclusive if it is left without a tenant for more than 30 consecutive days. Additionally, if you have water pipes and water tanks in the loft space you must remove the loft hatch to minimise the risk of pipes freezing.</p> <p><u>Security of the part of the home used for residential letting</u>  <b>We</b> will not pay any claim for loss or damage from unauthorised entry to the part of the <b>home</b> used for residential letting unless the following security protections are fitted:  Final exit doors must be secured by a mortice deadlock with at least 5 levers or by multi-point locking system with either a lever or built-in deadlocking cylinder</p> <p>-All other external doors must be secured by a mortice deadlock or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</p> <p>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p> <p><b>We</b> will not pay any claim for loss or damage resulting from unauthorised entry into the part of the <b>home</b> when the premises are left unattended unless the security of the <b>home</b> is maintained in good working order throughout the period of insurance and in full and effective operation whenever you or your tenants are absent from the premises.</p> <p><u>Contents Exclusion</u>  If Section 2 – Contents are covered, <b>we</b> will not pay any claim for loss or damage to the following contents within any part of the home used for residential letting:</p> <ul style="list-style-type: none"> <li>-Money and credit cards</li> <li>-Deeds and registered bonds</li> <li>-Stamps and coins</li> <li>-Gold, silver, gold and silver plated articles, jewellery and furs</li> </ul>
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<b>Endorsement Code</b>	F591
<b>Description</b>	Part Owner Occupied & Part Holiday Let - Commercial
<b>Wording</b>	This insurance is accepted on the basis that part of the home is used for commercial holiday letting.



Cover Restriction

**We** will not pay any claim for loss or damage resulting from theft or attempted theft from the part of the home used for commercial holiday letting other than as a result of violent and/or forcible entry or exit.

Cover Extension

Section 4 – Legal Liability to the Public, Part A (i) extends to include your legal liability, as defined in that section, for using any part of the home used for the business purposes of commercial holiday letting. However, we will not pay any claim for any liability arising out of advice given or services rendered in respect of your profession, occupation, business or employment.

Additional duties

We will not pay any claim for loss or damage to any part of the home used for commercial holiday letting unless:

-**We** are immediately notified should **you** become aware that the condition of the part of **home** used for commercial holiday letting has deteriorated by any means and/or has been subject to unlawful access or attempted unlawful access of any kind

-the part of the **home** used for commercial holiday letting is inspected internally and externally once every 30 days by either **you** or **your** adult representative if it is left without a tenant for more than 30 consecutive days. A record of dates, times and any observations must be recorded in a central inspection record

-the central heating system of the part of the **home** used for commercial holiday letting is in constant operation to maintain a minimum temperature of 60 degrees Fahrenheit (15 degrees Celsius) between the 1<sup>st</sup> October and 1<sup>st</sup> April inclusive if it is left without a tenant for more than 30 consecutive days. Additionally, if you have water pipes and water tanks in the loft space you must remove the loft hatch to minimise the risk of pipes freezing.

Security of the home

**We** will not pay any claim for loss or damage from unauthorised entry to the part of the **home** used for commercial holiday letting unless the following security protections are fitted:

-Final exit doors must be secured by a mortice deadlock with at least 5 levers or by multi-point locking system with either a lever or built-in deadlocking cylinder

-All other external doors must be secured by a mortice deadlock or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.

-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.

**We** will not pay any claim for loss or damage resulting from unauthorised entry into the part of the **home** used for commercial holiday letting when the premises are left unattended unless the security of the **home** is maintained in good working order throughout the period of insurance and in full and effective operation whenever you or your tenants are absent from the premises.

Contents Exclusion

	<p>If Section 2 – Contents are covered, <b>we</b> will not pay any claim for loss or damage to the following contents within any part of the home used for commercial holiday letting:</p> <ul style="list-style-type: none"> <li>-Money and credit cards</li> <li>-Deeds and registered bonds</li> <li>-Stamps and coins</li> <li>-Gold, silver, gold and silver plated articles, jewellery and furs</li> </ul>
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<b>Endorsement Code</b>	F592
<b>Description</b>	Trees Condition – Up to 7m from home
<b>Wording</b>	<p>It is a condition of this <b>policy</b> that the trees within 7 metres of the <b>home</b> which are more than 3 metres tall (within the boundaries of the <b>premises</b>) are lopped and topped on an annual basis.</p> <p>If <b>you</b> do not comply with the above, <b>we</b> will not pay any claim for loss or damage resulting from the following caused by tree roots:</p> <p><b>-Subsidence or heave</b> of the site upon which the <b>buildings</b> stand, or <b>landslip</b></p> <p>-The cost of repairing accidental damage to:</p> <ul style="list-style-type: none"> <li>-domestic oil pipes</li> <li>-underground water-supply pipes</li> <li>-underground sewers, drains and septic tanks</li> <li>-underground gas pipes</li> <li>-underground cables</li> </ul> <p>which <b>you</b> are legally liable for.</p>

<b>Endorsement Code</b>	F593
<b>Description</b>	Cover Match Endorsement
<b>Wording</b>	<p>It is hereby noted and agreed that the following amendments have been made to the policy wording:</p> <p>Policy excesses – The escape of water <b>excess</b> is amended to £250.</p> <p>Under Definitions:</p> <p>The definition of <b>unoccupied</b> is increased to 60 consecutive days.</p> <p>The definition of <b>Contents</b>,</p> <ul style="list-style-type: none"> <li>• The limit under property in the open is increased from £1,000 to £2,000</li> <li>• The limit for <b>money</b> is increased from £500 to £750</li> <li>• The limit for deeds and registered documents is increased from £1,500 to £2,500 for any one claim</li> <li>• The limit for <b>contents</b> in outbuildings of £2,500 per claim is in respect of theft claims only.</li> </ul> <p>Under Section 1 – <b>Buildings</b> – Additional Covers:</p> <p>K – Garden, Plants &amp; Shrubs, the maximum <b>we</b> will pay for any one claim is increased from £1,000 to £2,500.</p> <p>L – Replacement Locks, the maximum limit <b>we</b> will pay for any period of insurance of £2,500 is removed.</p> <p>N – Damage by Emergency Services – the maximum limit <b>we</b> will pay is removed and no <b>excess</b> applies to this section.</p> <p>Under Section 2 – <b>Contents</b>:</p> <p>3. Storm, flood or weight of snow, the following exclusions is removed – a) for property in the open.</p> <p>Under Section 2 – <b>Contents</b> – Additional Covers:</p>

	<p>F – Tenants Liability, the maximum <b>we</b> will pay is increased from 10% to 25% of the <b>sum insured</b>.</p> <p>K – Loss of Oil, the maximum <b>we</b> will pay out for any period of insurance is increased from £1,000 to £2,000.</p> <p>Under Section 3 - Accidents to Domestic Employees, the maximum <b>we</b> will pay for any one section is increased from £5,000,000 to £10,000,000.</p>
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<b>Endorsement Code</b>	F594
<b>Description</b>	Extra Cover Match Endorsement
<b>Wording</b>	<p><b><u>SECTION 5 VALUABLES AND PERSONAL POSSESSIONS</u></b></p> <p>The maximum amount <b>we</b> will pay for any one item in respect of loss or damage to unspecified <b>valuables</b> and <b>personal possessions</b> is increased to the total unspecified <b>valuables</b> and <b>personal possessions sum insured</b> shown in <b>your schedule and/or statement of fact</b>, or £10,000, whichever is the lower amount.</p>

<b>Endorsement Code</b>	F595
<b>Description</b>	£500 Subsidence, Heave or Landslip Excess
<b>Wording</b>	The <b>subsidence, heave or landslip excess</b> shown on <b>your schedule and/or statement of fact</b> is amended to £500.

<b>Endorsement Code</b>	F596
<b>Description</b>	Plum eFlex Amended Policy Limits Endorsement
<b>Wording</b>	<p>The eFlex policy limits are amended as follows:</p> <p><u>Definitions – Words with Special Meanings (Page 7)</u>  Under the definition of <b>Contents</b> bullet 9 is amended as follows:  <b>Valuables</b> up to £25,000 in total per claim and up to £2,500 for any single item of <b>valuables</b> unless otherwise shown on <b>your schedule and/or statement of fact</b>.</p> <p><u>Section 1 – Buildings – Additional Cover (Page 19)</u>  <b>What is covered:</b>  C – Loss Of Rent/Alternative Accommodation - is amended to delete: <b>What is not covered:</b> any amount over 20% of the <b>sum insured</b> for the <b>buildings</b> damaged or destroyed.</p> <p><u>Section 2 – Contents – Additional Cover (Page 25)</u>  <b>What is covered:</b>  D – Rent Owed - is amended to: <b>What is not covered:</b> any amount over £15,000.  F – Tenants Liability – is amended to: <b>What is not covered:</b> any amount over £15,000.</p> <p><u>General Condition 4 – Index Linking (Page 11)</u>  This condition does not apply and <b>sum(s) insured</b> are NOT index linked. It is important <b>you</b> ensure that the <b>sum(s) insured</b> shown on <b>your schedule and/or statement of fact</b> represent the full value of the property insured – please see General Condition 8. Sums Insured (Page 12) for further information.</p>

<b>Endorsement Code</b>	F597
<b>Description</b>	Unoccupied Level 1 v2
<b>Wording</b>	<p><u>Cover Restriction</u>  <b>We</b> will not pay any claim for any loss or damage other than loss or damage caused by:</p> <ul style="list-style-type: none"> <li>-Fire, lightning, explosion, or earthquake</li> <li>-Aircraft and other flying devices or items dropped from them</li> <li>-<b>Subsidence</b> or <b>heave</b> of the site upon which the <b>buildings</b> stand, or <b>landslip</b></li> </ul> <p><u>Removal of Additional Cover</u>  If Section 1 – Buildings is covered, Additional Covers C, E, G, H, I, J, K, M, N &amp; O are deleted  If Section 2 – Contents is covered, Additional Covers A, C, D, E, F, G, H, J, K, L, M, N, O, P, Q, R, S &amp; T are deleted</p> <p><u>Contents Cover Exclusion</u>  <b>We</b> will not pay any claim for loss or damage to the following <b>contents</b>:</p> <ul style="list-style-type: none"> <li>-<b>Money</b> and <b>credit cards</b></li> <li>-Deeds and registered bonds</li> <li>-Stamps and coins</li> <li>-Gold, silver, gold and silver plated articles, jewellery and furs</li> </ul> <p><u>Security of the home</u>  <b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the following security protections are fitted:</p> <ul style="list-style-type: none"> <li>-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.</li> <li>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</li> <li>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</li> </ul> <p><b>We</b> will not pay any claim for loss or damage resulting from unauthorised entry into the <b>home</b> unless the security of the <b>home</b> is maintained in good working order throughout the <b>period of insurance</b> and in full and effective operation.</p>

	<p><u>Inspecting the home</u>  <b>We</b> will not pay any claim for loss or damage unless the <b>premises</b> are inspected internally and externally at least once every 7 days by either <b>you</b> or <b>your</b> adult representative. A record of dates, times and any observations must be recorded in a central inspection record which must be made available to <b>us</b> on request.</p> <p><u>Additional duties</u>  <b>We</b> will not pay any claim for loss or damage unless <b>we</b> are immediately notified should <b>you</b> become aware that the condition of the <b>home</b> has deteriorated by any means and/or the <b>home</b> has been subject to unlawful access or attempted unlawful access of any kind.</p> <p><u>Amended Definitions – words with special meanings</u>  The definition of <b>unoccupied</b> is deleted along with all associated cover restrictions as detailed within the policy wording.</p>
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<b>Endorsement Code</b>	F598
<b>Description</b>	Unoccupied Level 2 v2
<b>Wording</b>	<p><u>Cover Restriction</u>  SECTION 1 – BUILDINGS (if covered)  <b>We</b> will not pay any claim for any loss or damage to the <b>buildings</b> other than loss or damage directly caused by:</p> <ul style="list-style-type: none"> <li>-Fire, lightning, explosion, or earthquake</li> <li>-Aircraft and other flying devices or items dropped from them</li> <li>-Storm, Flood or Weight of Snow</li> <li>-Collision by any vehicle or animal</li> <li>-<b>Subsidence</b> or <b>heave</b> of the site upon which the <b>buildings</b> stand, or <b>landslip</b></li> <li>-Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts</li> <li>-Falling trees, telegraph poles or lamp-posts</li> </ul> <p>SECTION 2 – CONTENTS (if covered)  <b>We</b> will not pay any claim for any loss or damage to the <b>contents</b> other than loss or damage directly caused by:</p> <ul style="list-style-type: none"> <li>-Fire, lightning, explosion, or earthquake</li> <li>-Aircraft and other flying devices or items dropped from them</li> <li>-Storm, Flood or Weight of Snow</li> <li>-Collision by any vehicle or animal</li> <li>-<b>Subsidence</b> or <b>heave</b> of the site upon which the <b>buildings</b> stand, or <b>landslip</b></li> <li>-Falling trees, telegraph poles or lamp-posts</li> </ul> <p><u>Removal of Additional Cover</u>  If Section 1 – Buildings is covered, Additional Covers C, E, G, H, I, J, K, M, N &amp; O are deleted  If Section 2 – Contents is covered, Additional Covers A, C, D, E, F, G, H, J, K, L, M, N, O, P, Q, R, S &amp; T are deleted</p> <p><u>Contents Cover Exclusion</u>  <b>We</b> will not pay any claim for loss or damage to the following <b>contents</b>:</p> <ul style="list-style-type: none"> <li>-<b>Money</b> and <b>credit cards</b></li> <li>-Deeds and registered bonds</li> </ul>

	<p>-Stamps and coins -Gold, silver, gold and silver plated articles, jewellery and furs</p> <p><u>Security of the home</u> <b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the following security protections are fitted:</p> <p>-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.</p> <p>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</p> <p>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p> <p><b>We</b> will not pay any claim for loss or damage resulting from unauthorised entry into the <b>home</b> unless the security of the <b>home</b> is maintained in good working order throughout the <b>period of insurance</b> and in full and effective operation.</p> <p><u>Inspecting the home</u> <b>We</b> will not pay any claim for loss or damage unless the <b>premises</b> are inspected internally and externally at least once every 7 days by either <b>you</b> or <b>your</b> adult representative. A record of dates, times and any observations must be recorded in a central inspection record which must be made available to <b>us</b> on request.</p> <p><u>Additional duties</u> <b>We</b> will not pay any claim for loss or damage unless <b>we</b> are immediately notified should <b>you</b> become aware that the condition of the <b>home</b> has deteriorated by any means and/or the <b>home</b> has been subject to unlawful access or attempted unlawful access of any kind.</p> <p><u>Amended Definitions – words with special meanings</u> The definition of <b>unoccupied</b> is deleted along with all associated cover restrictions as detailed within the policy wording.</p>
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<b>Endorsement Code</b>	F599
<b>Description</b>	Minimum Security Upgrade Condition v2
<b>Wording</b>	<p><b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the following security protections are fitted within 60 days of inception:</p> <p>-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.</p> <p>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</p>

	-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.
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<b>Endorsement Code</b>	F600
<b>Description</b>	£250 Accidental Damage Excess
<b>Wording</b>	A £250 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Accidental Damage

<b>Endorsement Code</b>	F601
<b>Description</b>	£500 Accidental Damage Excess
<b>Wording</b>	A £500 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Accidental Damage.

<b>Endorsement Code</b>	F602
<b>Description</b>	£1,000 Accidental Damage Excess
<b>Wording</b>	A £1,000 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Accidental Damage.

<b>Endorsement Code</b>	F603
<b>Description</b>	£2,500 Accidental Damage Excess
<b>Wording</b>	A £2,500 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Accidental Damage.

<b>Endorsement Code</b>	F604
<b>Description</b>	£250 Accidental Loss Excess
<b>Wording</b>	A £250 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Accidental Loss.

<b>Endorsement Code</b>	F605
<b>Description</b>	£500 Accidental Loss Excess
<b>Wording</b>	A £500 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Accidental Loss.

<b>Endorsement Code</b>	F606
<b>Description</b>	£1,000 Accidental Loss Excess
<b>Wording</b>	A £1,000 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Accidental Loss.

<b>Endorsement Code</b>	F607
<b>Description</b>	£2,500 Accidental Loss Excess
<b>Wording</b>	A £2,500 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Accidental Loss.

<b>Endorsement Code</b>	F608
<b>Description</b>	Pedal Cycles
<b>Wording</b>	The insurer will not pay any claim for loss or damage resulting from theft or attempted theft of the above pedal cycles(s) away from the home unless the

	<p>pedal cycle(s) are secured to an immovable object using a key operated locking device and the keys removed when not in use.</p> <p>The insurer will not pay any claim for loss or damage resulting from theft or attempted theft of the above pedal cycles(s) from Outbuildings unless:</p> <ul style="list-style-type: none"> <li>-the pedal cycle(s) are kept in a Secured Outbuilding</li> <li>-the pedal cycle(s) are secured to an immovable object using a key operated locking device and the keys removed</li> <li>-the security of the Outbuilding is maintained in good working order throughout the Period of insurance and in full and effective operation whenever You are absent from the Outbuilding where the pedal cycle is kept.</li> </ul> <p>The insurer will not pay any claim for loss or damage resulting from theft or attempted theft of the above pedal cycles(s) other than as a result of violent and forcible means.</p>
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<b>Endorsement Code</b>	F609
<b>Description</b>	Unoccupied Level 3 (v2)
<b>Wording</b>	<p><u>Cover Limitation</u> SECTION 1 – BUILDINGS (if covered) The maximum amount <b>we</b> will pay for loss or damage caused by the following is £5000 for any one claim:</p> <ul style="list-style-type: none"> <li>-Escape of water from and frost damage to fixed water tanks, apparatus or pipes</li> <li>-Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation</li> <li>-Theft or attempted theft</li> <li>-Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously</li> </ul> <p>SECTION 2 – CONTENTS (if covered) The maximum amount <b>we</b> will pay for loss or damage caused by the following is £5000 for any one claim:</p> <ul style="list-style-type: none"> <li>-Escape of water from fixed water tanks, apparatus or pipes</li> <li>-Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation.</li> <li>-Theft or attempted theft</li> <li>-Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously</li> </ul> <p><u>Removal of Additional Cover</u> If Section 1 – Buildings is covered, Additional Covers C, I &amp; J are deleted If Section 2 – Contents is covered, Additional Covers A, C, D, E, F, G, H, L &amp; M are deleted</p> <p><u>Contents Cover Exclusion</u> <b>We</b> will not pay any claim for loss or damage to the following <b>contents</b>:</p> <ul style="list-style-type: none"> <li>-<b>Money</b> and <b>credit cards</b></li> <li>-Deeds and registered bonds</li> <li>-Stamps and coins</li> <li>-Gold, silver, gold and silver plated articles, jewellery and furs</li> </ul> <p><u>Fire Risk</u></p>



	<p>It is a condition of this <b>policy</b> that ALL electrical circuits must be switched off/tripped at the consumer unit.</p> <p>The intruder alarm system must have its own independent electrical circuit which must be switched on to maintain intruder alarm security whilst leaving the remaining electrical circuits switched off.</p> <p>If <b>you</b> do not comply with the above, <b>we</b> will not pay for any loss or damage from fire arising from electrical circuits other than the independent intruder alarm system circuit.</p> <p><u>Security of the home</u>  <b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the following security protections are fitted:</p> <p>-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.</p> <p>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</p> <p>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p> <p><b>We</b> will not pay any claim for loss or damage resulting from unauthorised entry into the <b>home</b> unless the security of the <b>home</b> is maintained in good working order throughout the <b>period of insurance</b> and in full and effective operation.</p> <p><u>Inspecting the home</u>  <b>We</b> will not pay any claim for loss or damage unless the <b>premises</b> are inspected internally and externally at least once every 7 days by either <b>you</b> or <b>your</b> adult representative. A record of dates, times and any observations must be recorded in a central inspection record which must be made available to <b>us</b> on request.</p> <p><u>Additional duties</u>  <b>We</b> will not pay any claim for loss or damage unless <b>we</b> are immediately notified should <b>you</b> become aware that the condition of the <b>home</b> has deteriorated by any means and/or the <b>home</b> has been subject to unlawful access or attempted unlawful access of any kind</p> <p><u>Amended Definitions – words with special meanings</u>  The definition of <b>unoccupied</b> is deleted along with all associated cover restrictions as detailed within the policy wording.</p>
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<b>Endorsement Code</b>	F610
<b>Description</b>	Business Use – Up to 2 Employees and 30 Business Visitors
<b>Wording</b>	<p>This insurance accepts business use run from the <b>premises</b> by <b>you</b>.</p> <p>The acceptance is based on:</p> <ul style="list-style-type: none"> <li>• no more than 2 employees</li> <li>• no more than 30 business visitors per week</li> </ul>

	<ul style="list-style-type: none"> <li>• <b>Your home</b> is otherwise permanently occupied by <b>You</b></li> <li>• <b>You</b> have a relevant Business Liability and/or Employers Liability Insurance Policy in force</li> <li>• There are no hazardous or flammable materials stored at the <b>home</b> in connection with <b>your</b> business</li> </ul> <p>If at the time of a claim the business use, number of employees and/or number of visitors are NOT as specified above, <b>we</b> will follow the procedure as detailed under 'Correct Information and Changes in Circumstances' within <b>your policy</b> wording under section '<b>Your Policy</b>'.</p>
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<b>Endorsement Code</b>	F611
<b>Description</b>	£5000 Flood Excess
<b>Wording</b>	A £5,000 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Flood.

<b>Endorsement Code</b>	F612
<b>Description</b>	£10,000 Flood Excess
<b>Wording</b>	A £10,000 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from Flood.

<b>Endorsement Code</b>	F613
<b>Description</b>	£5,000 Subsidence Excess
<b>Wording</b>	A £5,000 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from <b>subsidence, heave or landslip</b> .

<b>Endorsement Code</b>	F614
<b>Description</b>	£10,000 Subsidence Excess
<b>Wording</b>	A £10,000 <b>excess</b> will apply, in addition to any voluntary excess chosen by <b>You</b> , to all claims resulting from <b>subsidence, heave or landslip</b> .

<b>Endorsement Code</b>	F615
<b>Description</b>	Chimney Condition
<b>Wording</b>	It is a condition of this <b>policy</b> that the chimneys within the <b>home</b> are swept by a professional chimney sweep on an annual basis. If <b>you</b> do not comply with this condition, <b>we</b> will not pay any claim for loss or damage which arises as a result.

<b>Endorsement Code</b>	F616
<b>Description</b>	Restricted Cover – Arson and Malicious Damage
<b>Wording</b>	<b>We</b> will not pay any claim for loss or damage resulting from: -arson -attempted arson -malicious damage

<b>Endorsement Code</b>	F617
<b>Description</b>	Air BnB Clause
<b>Wording</b>	This insurance is accepted on the basis that the <b>home</b> is <b>your</b> main residence but also used for short term commercial holiday letting arranged via the online market place Airbnb. If at the time of a claim the occupancy type is NOT as specified above, <b>we</b> will follow the procedure as detailed under 'Information You Have Given Us' and 'Changes in Circumstances' within <b>your policy</b> wording under section ' <b>Your Policy</b> '. Cover Restrictions

	<p>Whilst the <b>home</b> is being used by any paying guest, <b>we</b> will not pay any claim for loss or damage resulting from theft or attempted theft from the <b>home</b> other than as a result of violent and/or forcible entry or exit.</p> <p><b>We</b> will not pay any claim for loss or damage where the amount is recoverable elsewhere.</p> <p>Cover Extension</p> <p>Section 4 – Legal Liability to the Public, Part A (i) extends to include <b>your</b> legal liability, as defined in that section, for using any part of the <b>home</b> used for the business purposes of short term commercial holiday letting. However, <b>we</b> will not pay any claim for any liability arising out of advice given or services rendered in respect of <b>your</b> profession, occupation, business or employment.</p> <p>Additional duties</p> <p><b>We</b> will not pay any claim for loss or damage to any part of the <b>home</b> used for short term commercial holiday letting unless:</p> <ul style="list-style-type: none"> <li>-the <b>home</b> used for short term commercial holiday letting is inspected internally and externally once every month by either <b>you</b> or <b>your</b> adult representative whilst it is not being occupied by <b>you</b> as <b>your</b> main residence. A record of dates, times and any observations must be recorded in a central inspection record</li> </ul> <p>Contents Exclusion</p> <p>If Section 2 – Contents are covered, <b>we</b> will not pay any claim for loss or damage to the following <b>contents</b> within any part of the <b>home</b> whilst it is used for short term commercial holiday letting:</p> <ul style="list-style-type: none"> <li>-Money and <b>credit cards</b></li> <li>-Deeds and registered bonds</li> <li>-Stamps and coins</li> <li>-Gold, silver, gold and silver plated articles, jewellery and furs</li> </ul>
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<b>Endorsement Code</b>	F618
<b>Description</b>	Domestic Mowers – Cover Limit up to £5,000
<b>Wording</b>	<p><b>We</b> will not pay any claim for loss or damage to domestic mowers unless:</p> <ul style="list-style-type: none"> <li>-the domestic mowers are kept in a garage or outbuilding when not in use</li> <li>-the security of the garage or outbuilding is maintained in good working order throughout the <b>period of insurance</b> and in full and effective operation whenever <b>you</b> are absent from the garage or outbuilding where the domestic mowers are kept.</li> </ul> <p><b>We</b> will not pay any claim for loss or damage resulting from theft or attempted theft of any domestic mowers other than as a result of violent and/or forcible means.</p> <p><b>We</b> will not pay any more than £5000 for any one claim or loss.</p>

<b>Endorsement Code</b>	F619
<b>Description</b>	Malicious Damage and Arson Exclusion
<b>Wording</b>	<p><b>We</b> will not pay any claim for loss or damage resulting from:</p> <ul style="list-style-type: none"> <li>-arson</li> <li>-attempted arson</li> <li>-malicious damage</li> </ul>

<b>Endorsement Code</b>	F620
<b>Description</b>	Accidental Damage Exclusion
<b>Wording</b>	<b>We</b> will not pay any claim for any <b>accidental damage</b> under this <b>policy</b> .

<b>Endorsement Code</b>	F621
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<b>Description</b>	Accidental Damage to Underground Services Exclusion
<b>Wording</b>	<b>We</b> will not pay any claim for <b>accidental damage</b> to: - domestic oil pipes - underground water-supply pipes - underground sewers, drains, and septic tanks - underground gas pipes - underground cables which <b>you</b> are legally responsible for and which provide services to or from <b>your home</b> .

<b>Endorsement Code</b>	F622
<b>Description</b>	Domestic Mowers
<b>Wording</b>	<b>We</b> will not pay any claim for loss or damage to domestic mowers unless:  -the domestic mowers are kept in a garage or outbuilding when not in use -the security of the garage or outbuilding is maintained in good working order throughout the <b>period of insurance</b> and in full and effective operation whenever <b>you</b> are absent from the garage or outbuilding where the domestic mowers are kept.  <b>We</b> will not pay any claim for loss or damage resulting from theft or attempted theft of any domestic mowers other than as a result of violent and/or forcible means.

<b>Endorsement Code</b>	F623
<b>Description</b>	Buildings Works Notification
<b>Wording</b>	This insurance is accepted on the basis that no building works whatsoever have started at the <b>premises</b> .  <b>You</b> must tell <b>us</b> via <b>your broker or insurance intermediary</b> at least 14 days before any work starts to enable us to determine whether <b>we</b> will: 1. Continue <b>your policy</b> unchanged 2. Apply any terms, conditions, exclusions or additional premium 3. Cancel <b>your policy</b> giving <b>you</b> notice as per the cancellation condition shown in <b>your policy</b> wording or on <b>your schedule</b> .  <b>We</b> will not pay any claim for loss or damage that occurs at the <b>premises</b> if the building works commence without <b>our</b> prior agreement.

<b>Endorsement Code</b>	F624
<b>Description</b>	Contents in Garages & Outbuildings Extension
<b>Wording</b>	Section 2 – Contents has been extended to include <b>contents</b> in garages and outbuildings up to £5,000 in total per claim

<b>Endorsement Code</b>	F625
<b>Description</b>	Asbestos Exclusion
<b>Wording</b>	<b>We</b> will not pay for any loss, damage or liability caused by or arising out of the removal of, or the disposal of asbestos or materials containing asbestos.

<b>Endorsement Code</b>	F626
<b>Description</b>	Minimum Security Condition (v2)
<b>Wording</b>	<b>We</b> will not pay any claim for loss or damage from unauthorised entry to or from the <b>home</b> unless the following security protections are installed and are

	<p>in full and effective operation whenever the <b>home</b> is left unattended and when <b>you</b> or <b>your family</b> retire for the night;</p> <p>-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder</p> <p>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom</p> <p>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p> <p><b>You</b> must ensure all security is maintained in good working order throughout the period of insurance. Failure to comply may invalidate cover in the event of a theft claim.</p>
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<b>Endorsement Code</b>	F627
<b>Description</b>	Minimum Security Upgrade Condition (v3)
<b>Wording</b>	<p><b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the following security protections are fitted within 60 days of inception:</p> <p>-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.</p> <p>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</p> <p>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p> <p><b>You</b> must ensure all existing security is maintained in good working order and put into full and effective operation whenever the <b>home</b> is left unattended and when <b>you</b> or your <b>family</b> retire for the night, until you are compliant with the above security conditions.</p> <p>Endorsement F626 becomes effective immediately if the new protections are fitted within the 60 grace period.</p>

<b>Endorsement Code</b>	F628
<b>Description</b>	Extended Holidays (v2)
<b>Wording</b>	<p><b>We</b> have agreed this insurance on the basis that <b>you</b> have told <b>us</b> that <b>you</b> are on extended holiday for up to 90 consecutive days per year.</p> <p><b>You</b> must tell <b>us</b> immediately if the unoccupancy is extended.</p> <p>If at the time of a claim the period of unoccupancy is NOT as specified above, <b>we</b> will follow the procedure as detailed under 'Correct Information and Changes in Circumstances' within <b>your policy</b> wording under section 'Your Policy'.</p>

	<p><u>Cover Restriction</u>  <b>We</b> will not pay any claim for loss or damage resulting from theft or attempted theft from the <b>home</b> other than as a result of violent and/or forcible entry or exit.</p> <p><u>Additional duties</u>  <b>We</b> will not pay any claim for loss or damage unless:</p> <ul style="list-style-type: none"> <li>-the <b>home</b> is sufficiently furnished at all times for normal living purposes</li> <li>-<b>we</b> are immediately notified should <b>you</b> become aware that the condition of the <b>home</b> has deteriorated by any means and/or the <b>home</b> has been subject to unlawful access or attempted unlawful access of any kind</li> <li>-the <b>premises</b> are inspected internally and externally at least once every 7 days by either <b>you</b> or <b>your</b> adult representative. A record of dates, times and any observations must be recorded in a central inspection record.</li> <li>- between the 1<sup>st</sup> October and 1<sup>st</sup> April inclusive, the water is turned off at the mains and all tanks and pipes are drained, <u>OR</u> the central heating system is in constant operation to maintain a minimum temperature of 60 degrees Fahrenheit (15 degrees Celsius). Additionally, if <b>you</b> have water pipes and water tanks in the loft space <b>you</b> must remove the loft hatch of the home whenever <b>you</b> go on extended holiday to minimise the risk of pipes freezing.</li> </ul> <p><u>Security of the home</u>  <b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the following security protections are fitted:</p> <ul style="list-style-type: none"> <li>-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder</li> <li>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</li> <li>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</li> </ul> <p><b>We</b> will not pay any claim for loss or damage resulting from unauthorised entry into the <b>home</b> when the <b>premises</b> are left unattended unless the security of the <b>home</b> is maintained in good working order throughout the <b>period of insurance</b> and in full and effective operation whenever <b>you</b> are absent from the <b>premises</b> due to <b>your</b> extended holiday.</p> <p><u>Amended Definitions – words with special meanings</u>  The definition of <b>unoccupied</b> is deleted along with all associated cover restrictions as detailed within the policy wording whilst <b>you</b> are on extended holiday.</p>
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<b>Endorsement Code</b>	F629
<b>Description</b>	Annex(es)
<b>Wording</b>	We and The insurer agree the definition of Outbuildings extends to include the Annex(es) which form part of the structure of the main building of the Home as detailed on Your Statement of Fact.

<b>Endorsement Code</b>	F630
<b>Description</b>	Escape of Water Exclusion
<b>Wording</b>	<b>We</b> will not pay any claim for loss, damage or liability resulting from escape of water from fixed water tanks, apparatus or pipes.

<b>Endorsement Code</b>	F631
<b>Description</b>	Residential Let
<b>Wording</b>	<p>This insurance is accepted on the basis that the <b>home</b> is used for residential letting and is occupied by either Professional, Student, Retired or Benefit Assisted tenants</p> <p>If at the time of a claim the tenant type is NOT as specified above <b>we</b> will follow the procedure as detailed under 'Information You Have Given Us' and 'Changes in Circumstances' within <b>your</b> policy wording under section 'Your Policy'.</p> <p><u>Cover Restriction</u>  <b>We</b> will not pay any claim for loss or damage resulting from theft or attempted theft from the <b>home</b> other than as a result of violent and/or forcible entry or exit.</p> <p><u>Cover Extension</u>  Section 4 – Legal Liability to the Public, Part A (i) extends to include <b>your</b> legal liability, as defined in that section, for using the <b>home</b> for the business purposes of residential letting. However, <b>we</b> will not pay any claim for any liability arising out of advice given or services rendered in respect of your profession, occupation, business or employment.</p> <p><u>Cover Exclusions</u></p> <p>1) <b>We</b> will not pay for any loss or damage caused as a result of the <b>premises</b> being used for illegal activities</p> <p>2) If Section 2 – Contents is covered, Additional Covers B, C, D, F, G, H, L, M, N, O, P, Q, S &amp; T are deleted</p> <p>3) If Section 2 – Contents are covered, <b>we</b> will not pay any claim for loss or damage to the following <b>contents</b>:</p> <ul style="list-style-type: none"> <li>- Money and credit cards</li> <li>- Deeds, registered bonds and other such documents</li> <li>- Stamps and coins</li> <li>- Platinum, gold, silver, gold and silver plated articles, gemstones, jewellery, watches and furs</li> <li>- Pedal Cycles</li> <li>- Home computers, laptops, tablets, gaming consoles &amp; mobile phones</li> <li>- Property belonging to the tenants</li> </ul> <p><u>Additional duties</u></p> <p>1) <b>We</b> will not pay any claim for loss or damage unless:</p> <ul style="list-style-type: none"> <li>-<b>we</b> are immediately notified should <b>you</b> become aware that the condition of the <b>home</b> has deteriorated by any means and/or has been subject to unlawful access or attempted unlawful access of any kind</li> <li>-the <b>premises</b> are inspected internally and externally once every six months by either <b>you</b> or <b>your</b> adult representative whilst it is <u>tenanted</u>. A record of dates, times and any observations must be recorded in a central inspection record</li> <li>-the <b>premises</b> are inspected internally and externally once every 30 days by either <b>you</b> or <b>your</b> adult representative if it is left without a tenant for more than 30 consecutive days. A record of dates, times and any observations must be recorded in a central inspection record.</li> </ul>

	<p>2) <b>You</b> must ensure that <b>you</b> have an inventory of all the <b>contents</b> in the <b>home</b>, and a schedule detailing the condition of the property to avoid any misunderstandings or disputes at the end of each tenancy agreement.</p> <p>3) If the <b>premises</b> are occupied by various tenants who each have their own tenancy agreement in place with <b>you</b>, <b>you</b> must contact the Local Authority to establish whether there are any additional licensing requirements which <b>you</b> must comply with.</p> <p>4) <b>You</b> must ensure that <b>you</b> notify <b>us</b> if the period between one tenant vacating the <b>home</b> and the next tenant moving into the <b>home</b> exceeds 60 consecutive days.</p>
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<b>Endorsement Code</b>	F632
<b>Description</b>	Security Upgrade Condition for Holiday Home
<b>Wording</b>	<b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the security protections outlined in <b>endorsement</b> F542 are fitted within 60 days of <b>policy</b> inception.

<b>Endorsement Code</b>	F633
<b>Description</b>	Security Upgrade Condition for Let Holiday Home
<b>Wording</b>	<b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the security protections outlined in <b>endorsement</b> F544 are fitted within 60 days of <b>policy</b> inception.

<b>Endorsement Code</b>	F634
<b>Description</b>	Buildings Accidental Damage Cover – Lent/Let/Sublet
<b>Wording</b>	Exclusion d) under Section 1 – <b>Buildings – Accidental Damage</b> (“ <b>We</b> will not pay for damage while the <b>home</b> is lent, let or sublet”) has been deleted to reinstate <b>accidental damage</b> cover while the <b>home</b> is lent, let or sublet.

<b>Endorsement Code</b>	F635
<b>Description</b>	Security Upgrade Condition for Unoccupied Level 2 (v2)
<b>Wording</b>	<b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the security protections outlined in <b>endorsement</b> F598 are fitted within 60 days of <b>policy</b> inception.

<b>Endorsement Code</b>	F636
<b>Description</b>	Security Upgrade Condition for Unoccupied Level 3 (v2)
<b>Wording</b>	<b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the security protections outlined in <b>endorsement</b> F609 are fitted within 60 days of <b>policy</b> inception.

<b>Endorsement Code</b>	F637
<b>Description</b>	Security Upgrade Condition for Unoccupied Level 1 (v2)
<b>Wording</b>	<b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the security protections outlined in <b>endorsement</b> F597 are fitted within 60 days of <b>policy</b> inception.

<b>Endorsement Code</b>	F638
<b>Description</b>	Unoccupied Level 2 (v3)
<b>Wording</b>	<p><u>Cover Restriction</u>  This <b>endorsement</b> replaces the cover restriction ‘F597 – Unoccupied Level 1 v2’ if shown on <b>your schedule and/or statement of fact</b>.</p> <p>SECTION 1 – BUILDINGS (if covered)</p>



	<p><b>We</b> will not pay any claim for any loss or damage to the <b>buildings</b> other than loss or damage directly caused by:</p> <ul style="list-style-type: none"> <li>-Fire, lightning, explosion, or earthquake</li> <li>-Aircraft and other flying devices or items dropped from them</li> <li>-Storm, Flood or Weight of Snow</li> <li>-Collision by any vehicle or animal</li> <li>-<b>Subsidence or heave</b> of the site upon which the <b>buildings</b> stand, or <b>landslip</b></li> <li>-Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts</li> <li>-Falling trees, telegraph poles or lamp-posts</li> </ul> <p>SECTION 2 – CONTENTS (if covered)</p> <p><b>We</b> will not pay any claim for any loss or damage to the <b>contents</b> other than loss or damage directly caused by:</p> <ul style="list-style-type: none"> <li>-Fire, lightning, explosion, or earthquake</li> <li>-Aircraft and other flying devices or items dropped from them</li> <li>-Storm, Flood or Weight of Snow</li> <li>-Collision by any vehicle or animal</li> <li>-<b>Subsidence or heave</b> of the site upon which the <b>buildings</b> stand, or <b>landslip</b></li> <li>-Falling trees, telegraph poles or lamp-posts</li> </ul> <p><u>Removal of Additional Cover</u></p> <p>If Section 1 – Buildings is covered, Additional Covers C, E, G, H, I, J, K, M, N &amp; O are deleted</p> <p>If Section 2 – Contents is covered, Additional Covers A, C, D, E, F, G, H, J, K, L, M, N, O, P, Q, R, S &amp; T are deleted</p> <p><u>Contents Cover Exclusion</u></p> <p><b>We</b> will not pay any claim for loss or damage to the following <b>contents</b>:</p> <ul style="list-style-type: none"> <li>-<b>Money and credit cards</b></li> <li>-Deeds and registered bonds</li> <li>-Stamps and coins</li> <li>-Gold, silver, gold and silver plated articles, jewellery and furs</li> </ul> <p><u>Security of the home</u></p> <p><b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the following security protections are fitted:</p> <ul style="list-style-type: none"> <li>-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.</li> <li>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</li> <li>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</li> </ul> <p><b>We</b> will not pay any claim for loss or damage resulting from unauthorised entry into the <b>home</b> unless the security of the <b>home</b> is maintained in good</p>
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	<p>working order throughout the <b>period of insurance</b> and in full and effective operation.</p> <p><u>Inspecting the home</u>  <b>We</b> will not pay any claim for loss or damage unless the <b>premises</b> are inspected internally and externally at least once every 7 days by either <b>you</b> or <b>your</b> adult representative. A record of dates, times and any observations must be recorded in a central inspection record which must be made available to <b>us</b> on request.</p> <p><u>Additional duties</u>  <b>We</b> will not pay any claim for loss or damage unless <b>we</b> are immediately notified should <b>you</b> become aware that the condition of the <b>home</b> has deteriorated by any means and/or the <b>home</b> has been subject to unlawful access or attempted unlawful access of any kind.</p> <p><u>Amended Definitions – words with special meanings</u>  The definition of <b>unoccupied</b> is deleted along with all associated cover restrictions as detailed within the policy wording.</p>
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<b>Endorsement Code</b>	F639
<b>Description</b>	Unoccupied Level 3 (v3)
<b>Wording</b>	<p><u>Cover Limitation</u>  This <b>endorsement</b> replaces the cover restriction 'F597 – Unoccupied Level 1 v2' if shown on <b>your schedule and/or statement of fact</b>.</p> <p>SECTION 1 – BUILDINGS (if covered)  The maximum amount <b>we</b> will pay for loss or damage caused by the following is £5000 for any one claim:</p> <ul style="list-style-type: none"> <li>-Escape of water from and frost damage to fixed water tanks, apparatus or pipes</li> <li>-Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation</li> <li>-Theft or attempted theft</li> <li>-Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously</li> </ul> <p>SECTION 2 – CONTENTS (if covered)  The maximum amount <b>we</b> will pay for loss or damage caused by the following is £5000 for any one claim:</p> <ul style="list-style-type: none"> <li>-Escape of water from fixed water tanks, apparatus or pipes</li> <li>-Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation.</li> <li>-Theft or attempted theft</li> <li>-Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously</li> </ul> <p><u>Removal of Additional Cover</u>  If Section 1 – Buildings is covered, Additional Covers C, I &amp; J are deleted  If Section 2 – Contents is covered, Additional Covers A, C, D, E, F, G, H, L &amp; M are deleted</p> <p><u>Contents Cover Exclusion</u>  <b>We</b> will not pay any claim for loss or damage to the following <b>contents</b>:</p> <ul style="list-style-type: none"> <li>-<b>Money and credit cards</b></li> </ul>

- Deeds and registered bonds
- Stamps and coins
- Gold, silver, gold and silver plated articles, jewellery and furs

#### Fire Risk

It is a condition of this **policy** that ALL electrical circuits must be switched off/tripped at the consumer unit.

The intruder alarm system must have its own independent electrical circuit which must be switched on to maintain intruder alarm security whilst leaving the remaining electrical circuits switched off.

If **you** do not comply with the above, **we** will not pay for any loss or damage from fire arising from electrical circuits other than the independent intruder alarm system circuit.

#### Security of the home

**We** will not pay any claim for loss or damage from unauthorised entry to the **home** unless the following security protections are fitted:

-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.

-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.

-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.

**We** will not pay any claim for loss or damage resulting from unauthorised entry into the **home** unless the security of the **home** is maintained in good working order throughout the **period of insurance** and in full and effective operation.

#### Inspecting the home

**We** will not pay any claim for loss or damage unless the **premises** are inspected internally and externally at least once every 7 days by either **you** or **your** adult representative. A record of dates, times and any observations must be recorded in a central inspection record which must be made available to **us** on request.

#### Additional duties

**We** will not pay any claim for loss or damage unless **we** are immediately notified should **you** become aware that the condition of the **home** has deteriorated by any means and/or the **home** has been subject to unlawful access or attempted unlawful access of any kind

#### Amended Definitions – words with special meanings

The definition of **unoccupied** is deleted along with all associated cover restrictions as detailed within the policy wording.

<b>Endorsement Code</b>	F640
<b>Description</b>	Security Upgrade Condition for Unoccupied Level 2 (v3)
<b>Wording</b>	<b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the security protections outlined in <b>endorsement</b> F638 are fitted within 60 days of <b>policy</b> inception.

<b>Endorsement Code</b>	F641
<b>Description</b>	Security Upgrade Condition for Unoccupied Level 3 (v3)
<b>Wording</b>	<b>We</b> will not pay any claim for loss or damage from unauthorised entry to the <b>home</b> unless the security protections outlined in <b>endorsement</b> F639 are fitted within 60 days of <b>policy</b> inception.

<b>Endorsement Code</b>	F642
<b>Description</b>	Contents Accidental Damage Cover – Lent/Let or Sublet
<b>Wording</b>	Exclusion e) under Section 2 – <b>Contents – Accidental Damage</b> (“ <b>We</b> will not pay for damage while the <b>home</b> is lent, let or sublet”) has been deleted to reinstate <b>accidental damage</b> cover while the <b>home</b> is lent, let or sublet.

<b>Endorsement Code</b>	F643
<b>Description</b>	Airbnb Holiday Letting (Holiday Home)
<b>Wording</b>	This insurance is accepted on the basis that all or part of the <b>home</b> will be used for commercial holiday letting through Airbnb. If at the time of a claim the occupancy is NOT as specified above, <b>we</b> will follow the procedure as detailed under 'Information You Have Given Us' and 'Changes in Circumstances' within <b>your policy</b> wording under section 'Your Policy'. <b>We</b> will not pay any claim for loss or damage where the amount is recoverable elsewhere.

<b>Endorsement Code</b>	FC01
<b>Description</b>	How to make a Claim & Customer Complaints Procedure
<b>Wording</b>	<p><u>How to make a Claim -</u></p> <p>When calling please provide <b>your</b> name, the postcode of the address insured, <b>policy</b> number and the name of <b>your broker or insurance intermediary</b>.</p> <p><b>United Kingdom</b> (excluding Northern Ireland) -</p> <p>Telephone: 0345 013 4048 Email: eflex.claims2@plum-underwriting.com</p> <p>Northern Ireland -</p> <p>Telephone: 0345 013 4049 Email: eflex.niclaims2@plum-underwriting.com</p> <p><u>Customer Complaints Procedure –</u></p> <p>1. In the event that <b>you</b> wish to make a complaint <b>you</b> can do so at any time by referring the matter to:</p> <p>a) The Customer Liaison Officer, Plum Underwriting Limited, Phoenix House, Christopher Martin Road, Basildon, SS14 3EZ Email: complaints@plum-underwriting.com</p> <p>or;</p>

b) Complaints Manager, XL Catlin Insurance Company UK Limited, 20 Gracechurch Street, London, EC3V 0BG  
Tel: +44 (0)20 7743 8487 / E-mail: [axaxlukcomplaints@axaxl.com](mailto:axaxlukcomplaints@axaxl.com)

Plum Underwriting Limited or XL Catlin Insurance Company UK Limited aim to respond to all complaints within 5 working days by issuing a written acknowledgement of **your** complaint. In all communications please quote **your policy** number shown on **your schedule and/or statement of fact** along with the name of **your broker or insurance intermediary**.

2. If **you** remain dissatisfied with the resolution of **your** complaint or **you** have not received a final decision within 8 weeks, **you** can refer **your** complaint to the Financial Ombudsman Service at:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Fax: +44 207 964 1001  
Text Number: 07860 027 586 (call back service)

From within the United Kingdom

Tel: 0800 023 4567 (calls to this number are now free on mobile phones and landlines)

Tel: 0300 123 9123 (calls to this number cost no more than calls to 01 or 02 numbers. Free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Tel: +44 207 964 0500

If **you** would like to refer **your** complaint to the Financial Ombudsman Service, **you** must do so within 6 months from the date **you** receive the final response about **your** complaint from Plum Underwriting Ltd or the **insurer**.

The Financial Ombudsman Service can look into most complaints from consumers and small businesses.

For more information contact them on the above number or address, or view their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

The complaints handling arrangements above are without prejudice to **your** right to commence a legal action or an alternative dispute resolution proceeding in accordance with **your** contractual rights.