PRESTIGE UNDERWRITING

COVERALL INSURANCE

Contents

Welcome to your Prestige Underwriting Services Ltd 'Coverall' home insurance policy

Thank **You** for choosing Prestige Coverall. Prestige Underwriting Services Ltd home insurance is arranged on behalf of the insurer as shown on **Your Schedule**.

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

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

Throughout this **Policy** some words are in **bold**. The meanings of these words are explained in the section headed 'Definition of words' on page 4.

Alternative Formats

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

Authorisation

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

Firm reference number 307105.

Prestige Underwriting Services Ltd is registered in Northern Ireland, NI031853

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

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

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

The contract of insurance

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

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

Your duty

It is **Your** responsibility to ensure that all the information that has been given by **You** or has been provided on **Your** behalf is accurate and complete to the best of **Your** knowledge and belief. **Your Policy** may be cancelled, **Your** claim rejected or not fully paid if **You** fail to provide **Us** with correct information or do not inform **Us** of relevant changes. See the section headed 'Changes you must tell us about' on page 8 for more information.

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

If **You** are in any doubt that the information provided to **Us** is correct, please immediately contact **Your Broker or Agent**.

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

Customer Guidance

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

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

- **When Your Home** is **Unoccupied We** require **You** to turn off the water and drain down the water system. If **You** do not do this **We** will not pay a claim for escape of water.
- Know where the stopcock is located. If **You** have a water leak, being able to turn off the water quickly can help minimise the damage caused.
- Ensure pipes and tanks in the loft are adequately lagged.
- Regularly check fixed appliances such as washing machines and radiators for leaks.
- Regularly check drains and gutters and remove any blockages.

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

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

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

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

Customer Guidance Cont.

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

- Check **Your** roof for loose or missing tiles, crumbling pointing and other signs of damage. Also check television aerials and satellite dishes are secure and guttering is not blocked or loose.
- Cut down loose or overhanging branches that could be a hazard during a **storm**.
- Secure loose garden furniture, children's toys or anything else that could lift in a strong wind. If possible, store these indoors.

Definition of words

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

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

Accidental Damage
Damage caused suddenly and unexpectedly by an outside force that can be identified.

Bodily Injury
A physical injury, death or disease that is caused by a sudden, unexpected, external and visible event.

Buildings
Your Home, its fixtures and fittings and any other permanent structure within the boundary of **Your Home** that belongs to **You** or that **You** are legally responsible for, including the following;

- tennis courts, patios, paved terraces, paths, drives, garden walls, fences, gates, hedges, permanently connected drains, pipes, cables, service tanks, septic tanks, soakaways and central heating fuel storage tanks
- permanently installed swimming pools and hot tubs
- solar panels, wind turbines and ground source heating pumps permanently fixed to the **Buildings** or land belonging to **Your Home**

Business Equipment
All computer equipment (including software, but excluding data) and office equipment owned by **You** and used for clerical purposes in connection with **Your** business that may be run from the **Home**.

Contents
Household goods, personal property and **Business Equipment** within the **Home** that belong to **You** or **You** are legally responsible for, including the following;

- **Tenant's** fixtures and fittings
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the **Home**
- hot tubs not permanently installed **Schedule**

Definition of words Cont.

- deeds and registered bonds and other personal documents up to £1,500 in total
- stamps or coins forming part of a collection up to £2,500 in total
- **Valuables** within the **Home** up to 33% of the **Contents** sum insured and a single article or collection limit of 10% of the **Contents** sum insured, unless shown otherwise on **Your Schedule**

Contents does NOT include:

- **Motorised Vehicles or Craft**
- any living creature
- trees, bushes, plants or shrubs other than those normally kept in the **Home**
- any part of the **Buildings**
- any property held or used for business purposes other than **Business Equipment** up to £5,000 in total

Credit Cards
Credit Cards, charge cards, debit cards, bank cards and cash dispenser cards issued in the **United Kingdom** belonging to **You**.

Domestic Staff
A person(s) employed to carry out private domestic duties associated with **Your Home** and not employed by **You** in any capacity or in connection with any trade profession or employment.

Downloadable Data
Software, data or files (including audio visual) legally downloaded to computer(s), **Home** entertainment equipment or mobile phones belonging to **You**.

Endorsement
Any variations to the terms and conditions of this insurance as shown on **Your Schedule**.

Excess
The first part of any claim **You** have to pay as stated on **Your Schedule** or **Endorsement.**

Heave
Upward or sideways movement of the ground beneath **Your Buildings** caused by the soil expanding.

Home
The private property and its domestic **Outbuildings** and garages at the address shown on **Your Schedule**.

Landslip
Downward movement of sloping ground.

Money
Current legal tender, cash, cheques, money orders, postal orders, unused current postage stamps (that are not part of a collection), savings stamps, savings certificates, share certificates, premium bonds, luncheon vouchers, travellers cheques, travel tickets, season tickets, phone cards, gift tokens and other tokens with a cash value, but not including tickets or gift vouchers for sporting, musical, cultural events or festivals, or any items used for business purposes.

Definition of words Cont.

Motorised Vehicle or Craft
Any electrical or mechanically propelled vehicles:

Including:
- adults and children's motorcycles, quad bikes, trikes or go karts
- trailers or caravans; including their parts and accessories
- aircraft, drones, remotely piloted aircraft, or unmanned aerial vehicles
- hovercraft, boats, sailboards, or any other craft designed to be used in or on water and any parts, accessories, or spares for any of these

Excluding:
- domestic gardening vehicles and equipment used within the boundaries of the land belonging to the **Home**
- mobility scooters, electric wheelchairs, and power chairs; excluding vehicles registered for road use
- golf carts and trolleys
- remote-controlled toys and models (this does not include aircrafts and drones)
- Electrically powered children's ride ons, electrically powered pedal cycles. Cycles must comply with the relevant legislation of the Country it is used in, must be fitted with pedals that can propel it, maximum continuous rated power of the electric motor must not exceed 250 Watts electrical assistance and must cut-off when the vehicle reaches 15.5 mph and the user must be over the age of 14.

Outbuildings
Buildings, including underground services, with a fixed foundation that are detached from the **Home**. They must be located within the boundary that **You** are legally responsible for.

They include:
- detached garages
- greenhouses
- sheds
- summerhouses

Outbuildings do not include:
- caravans
- mobile homes
- motor homes

Period of Insurance
The length of time for which this insurance is in force, as shown on **Your Schedule** and for which **You** have paid and **We** have accepted a premium.

Personal Possessions
Items that **You** wear, use or are normally carried about **Your** person all of which belong to **You** or for which **You** are legally responsible. **Personal Possessions** does NOT include contact, corneal or micro corneal lenses, dentures, crowns, caps or fillings in teeth.

Policy
Your Policy wording and most recent **Schedule** including any **Endorsements**; which describes the cover provided, which **You** have paid for, or agreed to pay for and for which **We** have accepted the premium.

Reasonable costs
Costs for goods and services which are competitive in the relevant marketplace.

Sanitary Ware
Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.

Schedule
The **Schedule** forms part of this insurance and contains details of **You**, **Your** property to be insured, the sums insured, the **Excess**, any **Endorsements**, the **Period of Insurance** and the sections of this insurance which apply.

Definition of words Cont.

Settlement
The downward movement of properties after they are built caused by compression of soil by the super imposed weight of the structure.

Storm
A period of violent weather where one or more of the following happened:
- wind speeds of at least 48 knots (55mph)
- torrential rain, falling at a rate of at least 25mm an hour
- snow to a depth of at least one foot (30 centimeters) in a 24 hour period
- hail of such intensity that it causes damage to hardened surfaces or breaks glass

Specified Item
Item(s) that have been individually identified to **Us** and are shown on **Your Schedule**.

Subsidence
Downward movement of the ground beneath the **Buildings** by a cause other than **Settlement**.

Tenant
The occupier(s) of the **Home** when let including let holiday homes OR the leaseholder(s) of the **Home**.

Terrorism
The use of biological, chemical and/or nuclear force, or contamination and threat thereof by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purpose(s), including the intention to influence any government(s) and/or to put the public in fear.

United Kingdom
The **United Kingdom** will include England, Wales, Scotland and Northern Ireland. The Isle of Man and the Channel Islands are not included.

Unoccupied
When the **Home** is **Unfurnished** or not lived in for more than 30 days in a row.
Lived in means that normal activities like bathing, cooking and sleeping overnight are carried out at the **Home** at least 2 nights in a row each week.

Unfurnished
The **Home** does not have kitchen appliances, fixtures and fittings, curtains, carpets, beds and furniture essential to live in it.

Valuables
Jewellery, furs, gold, silver, gold and silver plated articles and other precious metals, gems, stones, pictures, paintings and other works of art.

Vermin
Animals that are destructive, including but not limited to; rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

We / Us / Our
Prestige Underwriting Services Ltd on behalf of the insurer as shown on **Your Schedule**.

You / Your
The person(s) named as the policyholder on the **Schedule** and any of the following who normally live with them: husband, wife, partner (a person living with them as though married), civil partner, children, parents and other relatives.

Your Broker or Agent
The person or persons who placed this Insurance on **Your** behalf.

General conditions

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

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

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

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

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

3. **Changes you must tell us about**

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

   Examples of changes you must make your broker aware of are;

   - change of address
   - when **Your Home** has not been lived in for more than 30 days in a row and is now **Unoccupied**
   - if the occupancy of the **Home** changes, for example **You** intend to let or sub-let **Your Home**.
   - if **You** intend to use **Your Home** for business, except for office work
   - if **You** are declared bankrupt
   - if **You** are convicted of a criminal offence other than driving offences
   - if there is a change in the sums insured for **Buildings**, **Contents**, **Valuables** or **Personal Possessions**
   - if **You** plan to do any of the following renovation works to the **Buildings;**
     - extensions
     - work to load bearing walls
     - work to more than 20% of the roof
     - any structural work including demolition
     - any work costing 50% or more of the **Buildings** sum insured
   - any changes to the security that **You** have at **Your Home**

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

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

General conditions Cont.

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

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

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

   To cancel **Your Policy**, please notify **Your Broker** or **Agent**.

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

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

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

General conditions Cont.

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

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

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

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

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

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

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

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

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

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

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

The sum insured will continue to increase during repair or replacement following loss or damage to the **Contents** provided that at the time it represents the full replacement cost on a new for old basis and **You** ensure that repairs or replacement are carried out without undue delay.
Valuables & **Personal Possessions**: The sum insured for these items are not adjusted and the onus is on **You** to ensure the sum insured is adequate.

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

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

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

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

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

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

then **We**:

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

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

14. **Refunds**
The minimum amount **We** will refund is £10. Any refund less than £10 will not be given.

General exclusions

These exclusions apply throughout **Your Policy**.

We will not pay for:

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

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

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

4. **Pollution/contamination**
   Loss, damage, liability or **Bodily Injury** arising directly or indirectly from pollution or contamination unless caused by:
   a) a sudden and unforeseen and identifiable incident;
   b) leakage of oil from a domestic oil installation at **Your Home**

5. **Radioactive or nuclear contamination**
   Loss, damage or liability to any property or any other loss, damage or additional expense following on from the event for which **You** are claiming arising from:
   a) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
   b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component.

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

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

8. **You are not covered for loss or damage:**
    - caused by cleaning, restoring, altering, dyeing, repairing, dismantling, misusing, maintaining or extending
    - or liability arising out of the activities of contractors. Whilst contractors are at the **Home**, there is no cover for theft or attempted theft from the **Home** unless there is physical evidence of forced entry to, or exit from, the **Home**
    - in connection with **Your** business, trade or profession, other than damage to **Business Equipment**
    - caused by faulty workmanship, faulty materials or faulty design (other than in respect of **Your** liability as property owner)
    - that would not have occurred if **You** had not failed to deal with damage to the property, which **You** could reasonably be expected to have noticed or where there has been an unreasonable delay in dealing with the damage
    - that occurred before this **Policy** commenced
    - more specifically covered by another **Policy**, legislation or guarantee
    - caused by any criminal or deliberate act by **You**, **Your Domestic Staff**, **Your Tenant**, any occupant of the **Home** or any person to whom **You** have given **Your** permission to enter the **Home**
    - caused by any **Vermin**, insects, pet or domesticated animal

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

Claim conditions

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

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

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

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

Prestige Underwriting Services Ltd, 4th Floor, Lanyon Building, North Derby Street, Belfast, BT15 3HL.
Phone: 08000 327327

or contact **Your Broker or Agent**.

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

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

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

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

Claim conditions Cont.

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

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

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

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

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

In dealing with any claim under this **Policy**, **We** may either before or after **We** pay **Your** claim:
- carry out the defence or settlement of any claim and if required choose the solicitor who will act in any legal action and arrange for payment of any associated costs and/or expenses
- take any legal action in **Your** name or the name of any other person covered by this **Policy** to recover any money due from a third party or get compensation
- take possession of the property insured and deal with any salvage

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

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

Claim conditions Cont.

<u>Buildings:</u>

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

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

<u>Contents and Personal Possessions:</u>

- **We** will settle claims for loss or damage to items which are beyond economic repair on a new for old basis as long as the **Contents** and **Personal Possessions** have been maintained in a good state of repair
- for any article that is lost or totally destroyed, **We** will pay **You** the cost to replace the item as new, with one of the same type and quality
- **We** will deduct an amount for wear and tear and depreciation for any claim for clothing, towels, bed or table linen and pedal cycles; other than pedal cycles specified on **Your Schedule**

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

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

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

Section 1 - Buildings - (Standard cover)

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

*What **Your Policy** covers:* **Your Policy** covers loss or damage to the **Buildings** caused by;	*What **Your Policy** does not cover:* The amount of any **Excess** as shown in **Your Schedule**.
1. fire and resultant smoke damage, lightning, explosion or earthquake	smoke damage caused by smog, agricultural or industrial operations
2. aircraft and other flying devices or items dropped from them	
3. **Storm**, flood or weight of snow	loss or damage: a) caused by **Subsidence**, **Heave** or **Landslip** other than as covered under number 10 in Section 1 – Buildings - Standard cover b) to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences, hedges and trees c) caused by frost d) caused by rising ground water levels
4. escape of water from and frost damage to fixed water tanks, apparatus or pipes	loss or damage: a) while the **Home** is **Unoccupied** b) caused by **Subsidence**, **Heave** or **Landslip** other than as covered under number 10 in Section 1 – Buildings - Standard cover c) to domestic fixed fuel-oil tanks and swimming pools d) caused by water overflowing from wash basins, sinks, bidets, showers and baths as a result of taps being left on (unless **You** have chosen **Accidental Damage** cover) e) resulting from failure or lack of grouting or sealant to wash basins, sinks, bidets, showers and baths
5. escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	loss or damage while the **Home** is **Unoccupied**
6. theft or attempted theft	loss or damage: a) while the **Home** is **Unoccupied** b) while the **Home** is lent, let or sublet unless there is physical evidence of violent and forcible entry
7. collision by any vehicle or animal	loss or damage caused by domestic pets
8. malicious acts or vandalism	loss or damage while the **Home** is **Unoccupied**

Section 1 - Buildings - (Standard cover) Cont.

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

*What **Your Policy** covers:* **Your Policy** covers loss or damage to the **Buildings** caused by;	*What **Your Policy** does not cover:* The amount of any **Excess** as shown in **Your Schedule**
9. any person taking part in a riot, violent disorder, strike, labour and political disturbance or civil commotion	loss or damage not reported to the Police within 7 days of discovery
10. **Subsidence**, **Heave** or **Landslip**	loss or damage: a) to domestic fixed fuel-oil tanks, ground source heating pumps, wind turbines, swimming pools, hot tubs, tennis courts, drives, paths, patios, terraces, walls, gates and fences, unless the **Home** is damaged at the same time by the same event b) to solid floors unless the foundations beneath the load bearing walls of the **Home** are damaged at the same time by the same event c) which compensation has been provided for or would have been but for the existence of this insurance under any contract, legislation or guarantee by law d) caused by coastal or riverbank erosion e) due to normal **Settlement**, shrinkage or expansion f) whilst the **Buildings** are undergoing any structural repairs, alterations or extensions including the action of chemicals on, or any reaction of chemicals with any materials which form part of the **Buildings**
11. breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts	loss or damage to radio and television aerials, satellite dishes, their fittings and masts
12. falling trees, telegraph poles, solar panels, wind turbines or lamp-posts	loss or damage: a) caused by trees being cut down or cut back within the **Home** b) to gates and fences

Section 1 - Buildings - (Additional cover)

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

*What **Your Policy** covers:*	*What **Your Policy** does not cover:* The amount of any **Excess** as shown in **Your Schedule**.
A) **Accidental Damage** to fixtures & fittings **We** will pay for **Accidental Damage** to; • fixed glass and double glazing (including the cost of repairing, removing or replacing frames) • solar panels and wind turbines • **Sanitary Ware** • ceramic hobs all forming part of the **Buildings**	loss or damage while the **Home** is **Unoccupied**
B) **Accidental Damage** to underground services **We** will pay for **Accidental Damage** to; • domestic oil pipes • underground water supply pipes • underground sewers drains and septic tanks • underground gas pipes • underground cables which **You** are legally responsible for	damage to septic tank filters unless due to root infiltration
C) loss of rent/alternative accommodation **We** will pay for; • loss of rent due to **You** which **You** are unable to recover • alternative accommodation for **You** and **Your** domestic pets, the same as **Your** existing accommodation, which **You** have to pay for while the **Buildings** cannot be lived in following loss or damage that is covered under Section 1 – Buildings - Standard cover	a) any amount per claim over 20% of the **Buildings** sum insured shown on **Your Schedule** b) any costs recoverable elsewhere c) any costs incurred without **Our** agreement to pay d) any costs after the property is reinstated and ready for habitation

Section 1 - Buildings - **(Additional cover)** Cont.

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

*What **Your Policy** covers:*	*What **Your Policy** does not cover:* The amount of any **Excess** as shown in **Your Schedule**.
D) professional fees and expenses expenses **You** have to pay and which **We** have agreed for; • architects, surveyors, consulting engineers and legal fees • the cost of removing debris and making safe the **Buildings** • costs **You** have to pay in order to comply with any government or local authority requirements following loss or damage to **Buildings** which are covered under Section 1	a) any expenses for preparing a claim or an estimate of loss or damage b) any costs if government or local authority requirements have been served on **You** before the loss or damage
E) loss of oil or metered water loss of oil or increased metered water charges **You** have to pay following an escape of water or oil, which gives rise to an admitted claim under number 4 or 5 of Section 1 – Buildings - Standard cover	a) loss or damage while the **Home** is **Unoccupied** b) more than £1,000 in any **Period of Insurance**. If **You** claim for such loss under Sections 1 and 2, **We** will not pay more than £1,000 in total
F) sale of **Your Home** anyone buying the **Home** will have the benefit of Section 1 from the date of exchange until the sale is completed or the **Period of Insurance** ends, whichever is sooner	if the **Buildings** are insured under any other **Policy**
G) trace & access the cost of tracing the source of the damage covered under number 4 and 5 of Section 1 – Buildings - Standard cover and the replacement or repair of any damage to the **Buildings** while carrying out the investigations	a) more than £5,000 in one **Period of Insurance** b) the cost of repair of the source of the damage unless it is covered elsewhere within **Your Policy**

Section 1 - Buildings - (Additional cover) Cont.

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

*What **Your Policy** covers:*	*What **Your Policy** does not cover:* The amount of any **Excess** as shown in **Your Schedule**.
H) emergency access loss or damage to the **Buildings** caused by the emergency services gaining access to the home in the course of their duty the **Excess** does not apply to this cover	
I) garden, plants & shrubs The cost to replace plants, trees, bushes, shrubs and lawns at the home as a result of number 1 and 4 - 9 under Section 1 – Buildings - Standard cover	more than £1,000 in any **Period of Insurance**
J) replacement locks The cost of replacing and fitting locks on external doors of the **Buildings** at the **Home**, or to any safe or alarm installed at the **Home**, following theft or loss of keys belonging to **You**	a) more than £500 per claim b) more than £2,500 in any **Period of Insurance**. If **You** claim under Sections 1 and 2, **We** will not pay more than £2,500 in total

Section 1 - Buildings – Accidental Damage

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

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

Section 2 – Contents - (Standard cover)

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

*What **Your Policy** covers:* **Your Policy** covers loss or damage to the **Contents** caused by;	*What **Your Policy** does <u>not</u> cover:* The amount of any **Excess** as shown in **Your Schedule**.
1. fire and resultant smoke damage, lightning, explosion or earthquake	smoke damage caused by smog, agricultural or industrial operations
2. aircraft and other flying devices or items dropped from them	
3. **Storm**, flood or weight of snow	loss or damage: a) caused by **Subsidence**, **Heave** or **Landslip** other than as covered under number 10 of Section 2 – Contents – Standard cover b) caused by rising ground water levels c) caused by frost
4. escape of water from fixed water tanks, apparatus or pipes	loss or damage: a) while the **Home** is **Unoccupied** b) caused by water overflowing from wash basins, sinks, bidets, showers and baths as a result of taps being left on (unless **You** have **Accidental Damage** cover) c) resulting from failure or lack of grouting or sealant to wash basins, sinks, bidets, showers and baths
5. escape of oil from a domestic fixed oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	loss or damage while the **Home** is **Unoccupied**
6. theft or attempted theft	loss or damage: a) while the **Home** is **Unoccupied** b) while the **Home** is lent, let or sublet unless there is physical evidence of violent and forcible entry c) by deception other than deception used to solely enter the **Home** d) of **Money** unless force is used to gain entry to or exit from **Your Home** e) more than £5,000 per claim for detached domestic outbuildings/garages at the **Home** f) more than £10,000 per claim for attached domestic outbuildings/garages at the **Home**
7. collision by any vehicle or animal	loss or damage caused by domestic pets
8. malicious acts or vandalism	loss or damage while the **Home** is **Unoccupied**

Section 2 – Contents – (Standard cover) Cont.

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

*What **Your Policy** covers:* **Your Policy** covers loss or damage to the **Contents** caused by;	*What **Your Policy** does <u>not</u> cover:* The amount of any **Excess** as shown in **Your Schedule**.
9. any person taking part in a riot, violent disorder, strike, labour and political disturbance or civil commotion	loss or damage not reported to the Police within 7 days of discovery
10. **Subsidence**, **Heave** or **Landslip**	loss or damage: a) due to damage arising by movement of solid floors unless the foundations beneath the load bearing walls of the **Home** are damaged at the same time by the same event b) which compensation has been provided for or would have been but for the existence of this insurance under any contract, legislation or guarantee by law c) caused by coastal or riverbank erosion d) due to normal **Settlement**, shrinkage or expansion e) while the **Buildings** are undergoing any structural repairs, alterations or extensions including the action of chemicals on, or any reaction of chemicals with any materials which form part of the **Buildings**
11. falling trees, telegraph poles, solar panels, wind turbines or lamp-posts	loss or damage caused by trees being cut down or cut back within the **Home**

Section 2 – Contents – (Additional cover)

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

*What **Your Policy** covers:*	*What **Your Policy** does not cover:*
	The amount of any **Excess** as shown in **Your Schedule**.
A) **Accidental Damage** to fixtures & fittings **We** will pay for **Accidental Damage** to; • fixed glass and double glazing (including the cost of repairing, removing or replacing frames) • glass tops and fixed glass in furniture • ceramic hobs • **Sanitary Ware** • mirrors	loss or damage while the **Home** is **Unoccupied**
B) **Accidental Damage** to underground services **We** will pay for **Accidental Damage** to: • domestic oil pipes • underground water supply pipes • underground sewers drains and septic tanks • underground gas pipes • underground cables which **You** are legally responsible for as **Tenant** only	damage to septic tank filters unless due to root infiltration
C) alternative accommodation **We** will pay the cost of alternative accommodation for **You** and **Your** domestic pets, the same as **Your** existing accommodation and temporary storage of **Your Contents**, if the **Home** cannot be lived in following loss or damage which is covered under numbers 1 to 11 of Section 2 – Contents – Standard cover	a) any amount over 20% of the **Contents** sum insured shown on **Your Schedule** per claim b) any costs recoverable elsewhere c) any costs incurred without **Our** agreement to pay d) any costs after the property is reinstated and ready for habitation

Section 2 – Contents – (Additional cover) Cont.

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

*What **Your Policy** covers:*	*What **Your Policy** does not cover:* The amount of any **Excess** as shown in **Your Schedule**.
D) **Accidental Damage** to electronic equipment **We** will pay for **Accidental Damage** to: • televisions including satellite decoders and receivers and personal recording devices • audio and video equipment • personal computers, laptops and web books all situated within the **Home**	loss or damage: a) while the **Home** is **Unoccupied** b) to records, compact discs, computer disks, cassettes or equipment, tapes, discs, memory sticks and computer software c) electrical or mechanical breakdown d) to computers or computer equipment by; i) erasure or distortion of data ii) accidental erasure or mislaying or misfiling or documents or records iii) viruses e) arising from the cost of remaking any film, disc or tape or the value of any information contained on it f) to games consoles g) to digital cameras, video cameras, or digital imaging equipment that are primarily designed to be hand-held h) to mobile phones and hand held multi-media players or similar items designed and intended to be portable, other than laptop computers and web books
E) loss of oil or metered water loss of oil or increased metered water charges **You** have to pay following an escape of water or oil, which gives rise to an admitted claim under number 4 or 5 of Section 2 – Contents – Standard cover	a) loss or damage while the **Home** is **Unoccupied** b) more than £1,000 in any **Period of Insurance**. If **You** claim for such loss under Sections 1 and 2 **We** will not pay more than £1,000 in total.

Section 2 – Contents – (Additional cover) Cont.

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

*What **Your Policy** covers:*	*What **Your Policy** does not cover:* The amount of any **Excess** as shown in **Your Schedule**
F) **Contents** temporarily removed from **Your Home** **We** will pay for loss or damage to **Contents** under numbers 1 to 11 of Section 2 – Contents – Standard cover whilst temporarily removed from **Your Home** and kept securely in: • any occupied private building • any building where **You** are living or working • any building for valuation, cleaning or repair • any professional storage facility building • any bank or safe deposit building for up to 120 days in any **Period of Insurance**	loss or damage: a) to **Contents** outside the **United Kingdom** b) of **Money** or **Credit Cards** c) to **Contents** within a professional storage facility for more than 60 days d) any amount per claim over 20% of the sum insured under Section 2 while in a professional storage facility e) to **Contents** removed for exhibition or sale f) under number 6 of Section 2 – Contents – Standard cover, unless there is physical evidence of forced entry to, or exit from the building
G) **Contents** at university, college or boarding school **We** will pay for loss or damage to **Contents** covered under numbers 1 to 11 of Section 2 – Contents – Standard cover. Cover applies when **You** are living in accommodation in the **United Kingdom**, whilst attending university, college or boarding school	a) more than £5,000 per claim b) for loss or damage under numbers 6 or 8 of Section 2 – Contents – Standard cover, unless there is physical evidence of forced entry to or exit from the accommodation
H) emergency access any loss or damage caused by the emergency services gaining access to the **Home** in their course of duty the **Excess** does not apply to this cover.	

Section 2 – Contents – (Additional cover) Cont.

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

*What **Your Policy** covers:*	*What **Your Policy** does not cover:* The amount of any **Excess** as shown in **Your Schedule**
I) household removals loss of or damage to **Contents** under numbers 1 to 11 of Section 2 – Contents – Standard cover including **Accidental Damage** if shown as included on **Your Schedule**, while being removed permanently from **Your Home** by a professional removal company, to any other private property **You** are going to live in within the **United Kingdom**, including whilst being stored within a professional storage facility for up to 72 hours	any amount per claim over 20% of the sum insured under Section 2 while in a professional storage facility loss or damage: a) to **Contents** outside the **United Kingdom** b) of **Money** or **Credit Cards**
J) replacement locks the cost of replacing and fitting locks on external doors of the **Buildings** at the **Home**, or to any safe or alarm installed at the **Home**, following theft or loss of keys belonging to **You**	a) more than £500 per claim b) more than £2,500 in any **Period of Insurance**. If **You** claim under Sections 1 and 2, **We** will not pay more than £2,500 in total
K) **Tenants** liability **We** will pay for loss or damage to the **Buildings** which **You** are legally responsible for as a **Tenant**, arising under numbers 1 to 11 of Section 2 – Contents – Standard cover including **Accidental Damage** if shown as included on **Your Schedule**	any amount per claim over 10% of the sum insured for **Contents** for loss or damage to the **Buildings** loss or damage : a) whilst the **Home** is **Unoccupied** b) to the **Buildings** caused by fire, lightning or explosion other than to the landlord's fixtures and fittings c) under numbers 8, 9 or 10 of Section 2 – Contents – Standard cover d) to fixtures and fittings **You**, as the **Tenant**, have installed

Section 2 – Contents – **(Additional cover)** Cont.

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

*What **Your Policy** covers:*	*What **Your Policy** does not cover:* The amount of any **Excess** as shown in **Your Schedule**
L) fatal injury **We** will pay: for fatal injury occurring to **You** at the **Home**, caused by fire or outward and visible violence by burglars, provided death occurs within 12 months of sustaining such injury. the **Excess** does not apply to this cover.	a) more than £5,000 per claim for each insured person under the age of 16 b) more than £10,000 per claim for each insured person aged 16 or over
M) temporary increases to the **Contents** sum insured **Your Contents** sum insured is increased by 10%, for the period 30 days before and 30 days after: • a wedding, civil partnership, anniversary, birthday and/or • a religious celebration	
N) guests, visitors and **Domestic Staff** personal effects **We** will pay for loss or damage under numbers 1 to 11 of Section 2 – Contents – Standard cover whilst in **Your Home**	loss or damage: a) specifically excluded under Section 2 b) more specifically insured elsewhere c) more than £500 for each visitor per claim
O) domestic freezer cover **We** will pay the cost of replacing frozen food spoilt in any fridge or freezer in **Your Home** used for domestic purposes caused by; • a rise or fall in temperature • contamination by refrigerant or refrigerant fumes	loss or damage: a) caused by **Your** gas or electricity supplier cutting off or restricting **Your** supply b) caused by a strike, a lockout or an industrial dispute c) more than £1,000 per claim d) if the appliance is more than 10 years old when the food becomes damaged

Section 2 – Contents – (Additional cover) Cont.

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

*What **Your Policy** covers:*	*What **Your Policy** does not cover:* The amount of any **Excess** as shown in **Your Schedule**.
P) **Downloadable Data** **We** will pay the cost of replacing **Downloadable Data** stored on **Your** computer(s) or other personal electronic entertainment equipment, following loss or damage covered under numbers 1 to 11 of Section 2 – Contents – Standard cover including **Accidental Damage** if shown as insured on **Your Schedule**	a) more than £2,500 per claim b) for any files or data that have been illegally obtained
Q) **Contents** in the open **Contents** not contained within the **Home** but still within the boundary of the land belonging to the **Home**	more than £1,500 in one **Period of Insurance** loss or damage: a) while the **Home** is **Unoccupied** b) under number 3 of Section 2 – Contents – Standard cover
R) pedal cycles loss of or damage to pedal cycles. The maximum amount payable for any pedal cycle(s) is £500.	loss or damage: a) while being used for racing, pacemaking or trials b) to pedal cycle tyres, wheels or accessories unless the pedal cycle is lost or damaged at the same time c) unless in a building within the **Home** or locked to an immovable object
S) **Money** and **Credit Cards** **We** will pay for: • theft or accidental loss of **Money** • any amounts which **You** become legally liable to pay as a result of unauthorized use following loss or theft of **Your Credit Cards** anywhere in the world	a) more than £1,000 per claim b) loss of **Money** by mistake in change, counting or overpayment c) loss of **Money** not reported to the police within 24 hours of discovery d) any loss in value

Section 2 - Contents – Accidental Damage

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

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

Section 3 - Personal Possessions and Valuables

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

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

Section 3 - Personal Possessions and Valuables Cont.

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

*What **Your Policy** covers:*	*What **Your Policy** does not cover:*
	The amount of any **Excess** as shown in **Your Schedule** k) to documents, lottery or raffle tickets or securities l) where the property has been obtained by a person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable m) to precious metals, pictures, paintings and works of art outside the **Home**

Section 4 - Pedal Cycles

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

*What **Your Policy** covers:*	*What **Your Policy** does not cover:* The amount of any **Excess** as shown in **Your Schedule**.
We will pay the cost of repairing or replacing pedal cycles belonging to **You** (if shown as a **Specified Item** on **Your Schedule**) following loss or damage caused by: • theft or attempted theft • **Accidental Damage** occurring anywhere in the **United Kingdom** and Europe.	a) cuts, bursts or punctures to tyres b) mechanical or electrical faults or breakdown c) theft or attempted theft when a pedal cycle is unattended, unless; i. it is in a secured locked building or; ii. secured through the frame of the cycle by a locked security device to an immovable object, permanent structure or motor vehicle or; iii. if the insured value of a cycle is over £1,500, secured through the frame of the cycle by a 'Sold Secure' 'Gold' standard security device to an immovable object, permanent structure or motor vehicle. loss or damage: a) to tyres, accessories, or removable parts of the pedal cycle unless the pedal cycle is stolen/lost or damaged at the same time b) when the pedal cycle is being used for racing, pacemaking, trials, testing or let out on hire or used for anything other than private purposes

Section 5 - Liability to Domestic Staff

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

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

Section 6 - Property owner's liability

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

*What **Your Policy** covers:*	*What **Your Policy** does <u>not</u> cover:*
We will indemnify **You** as owner of the **Home** for any amount up to £2,000,000 that **You** become legally liable to pay as damages in respect of accidental: • **Bodily Injury**, death or disease • damage to property occurring at the **Home** during the **Period of Insurance**. **We** will also indemnify **You** for any amount up to £2,000,000 that **You** become legally liable to pay under section 3 of the Defective Premises Act 1972 or section 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any **home** previously owned and occupied by **You**. the **Excess** does not apply to this cover.	**Your** legal liability to pay compensation or costs arising directly or indirectly from: a) any communicable disease or virus b) any business, trade, profession or employment of **You** c) death, **Bodily Injury** or damage caused by lifts (other than stair lifts), hoists or **Motorised Vehicles or Craft** d) the cost of repairing any fault or alleged fault e) **Your** occupation of any land or building f) **Bodily Injury**, death or disease to **You** or **Your Domestic Staff** g) damage to property belonging to **You** or **Your Domestic Staff**, or in their control or custody

Section 7 - Public liability

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

*What **Your Policy** covers:*	*What **Your Policy** does <u>not</u> cover:*
We will indemnify **You** as occupier (not owner) of the **Home**, from employment of any **Domestic Staff** or any other personal capacity for any amount up to £2,000,000 that **You** become legally liable to pay in respect of accidental: • **Bodily Injury**, death or disease • damage to property occurring anywhere in the world during the **Period of Insurance** the **Excess** does not apply to this cover.	**Your** legal liability to pay compensation or costs arising directly or indirectly from: a) any communicable disease or virus b) any business, trade, profession or employment of **You** c) any deliberate, willful or malicious act carried out by **You** d) **Your** occupation of any land or building other than the **Home** or it's land or any temporary holiday accommodation e) ownership, possession or use of **Motorised Vehicles or Craft** f) ownership, possession or use of any animal other than cats, horses or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991 or any amending legislation g) ownership, possession or use of any species of animal not domesticated in the **United Kingdom** h) any action brought against **You** by **You**, **Your Domestic Staff** and any person residing in the **Home**.

Section 8 – Claims Preparation Assistance

The below cover is in respect of insured sections: 1 **Building** cover and 2 **Contents** cover, where operative.

Definition of words

The following words will have the same meaning wherever they appear in this section of the **Policy** unless **We** state otherwise.

Claim
Claim that is notified by **You** to **Us**.

Claim Threshold
The minimum loss, as stated in the **Schedule**, required for this **Policy** before appointment of **Your** personal claims specialist.

Insured property
The property(ies) including such buildings and contents as defined and covered by this **Home** insurance **Policy**.

You / Your
The person(s) named in the **Schedule**.

We / Us / Our
Prestige Underwriting Services Ltd on behalf of the **Insurer**.

Insurer
Qlaims Limited acting in its capacity as underwriting agents for the **Insurer** as shown on **Your Schedule**.

What's Covered

Description	Limit
Cover	**Claims** estimated to exceed £20,000

This section provides **You** with, and covers the cost (fees) of, the services of an independent insurance claims specialist who will act on **Your** behalf in the preparation of **Your Claim** for physical loss, or damage to, the **Insured property**.

This section is arranged by Qlaims Limited acting in its capacity as underwriting agents for the **Insurer** listed on **Your Schedule**.

Registered Office	Level 30, The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AB
Website	www.qlaims.com
FCA Registration Number	775237

For **Claims** under this section contact the **Insurer** at 0330 111 0099 or via email, claims@qlaims.com.

If **You** have a complaint about the service provided by this section please contact the **Insurer** at:
Complaints@qlaims.com or write to;
Qlaims Limited, Level 30, The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AB

For further information on how the **Insurer** use **Your** data, please check https://qlaims.com/privacy-policy.

Section 8 – Claims Preparation Assistance Cont.

The services provided and covered by this section of the **Policy** are as follows.

- Following an accepted **Claim**, that is above the **Claims Threshold**, the **Insurer** will offer **You** the choice of either a personal or virtual visit by a claims specialist as soon as practicable after **Your** loss to assess the loss or damage and to liaise with **Us** or **Our** representatives.

- Preparation of the **Claim** for **You**, taking into account the terms and conditions of the **Policy**. Claims preparation services include detailing schedules for **Contents** and **Buildings** that were damaged or destroyed ready for submission.

- **Your** claims specialist will negotiate interim payments from **Us** when possible and if deemed appropriate.

- If necessary, when there is damage to **Buildings**, **Your** claims specialist may arrange, if required and with **Your** agreement, for an examination by specialists such as surveyors, architects, builders and/or decorators and work with them to assess the amount of the **Claim**. Any fees or expenses charged by specialists for these services remain **Your** responsibility if they are not recoverable from **Us** under the **Claim**.

- If **You** cannot stay in the **Insured property**, **Your** claims specialist will work with **You** to arrange alternative accommodation and will negotiate the **Claim** for this alternative accommodation with **Us**.

Cover Conditions

- **You** must take reasonable steps to avoid incurring unnecessary costs.

- At settlement, or during the course of the **Claim**, if **You** do not accept a reasonable offer by **Us** to settle **Your Claim**, and which the claims specialist has advised **You** to accept, further services under this section may be terminated.

What's not Covered

The following are not covered by this **Policy** section.

- **Claims** less than the **Claim** Threshold, or **Policy Excess** as shown on **Your Schedule**, whichever is the greater.

- **Claims**, costs or expenses incurred where **We** have not accepted liability, under Section 1 **Buildings** and/or Section 2 **Contents** under this **Policy**.

- Any costs or expenses incurred before **We** have accepted a **Claim**, and/or any costs and expenses incurred without approval of the claims specialist.

- **Claims** not covered under Section 1 **Buildings** and/or Section 2 **Contents** of this **Policy**, motor, aviation, marine risk, personal injury or liability irrespective of whether such risks are covered by this **Policy**.

- **Claims** associated with civil proceedings.

- **Subsidence** is not covered if **You** have had, or notified an**Insurer** of, a previous **Claim** caused by or relating to **Subsidence**.

- Losses other than those incurred in the **United Kingdom**.

Section 8 – Claims Preparation Assistance Cont.

- Loss or damage caused by any direct or indirect consequence of war, civil war, invasion, terrorism, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

- Loss or damage caused by biological, chemical, nuclear or radioactive pollution or contamination or explosion.

This **Policy** section excludes any Cyber Loss.

- Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:
  - the use or operation of any Computer System or Computer Network;
  - the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
  - access to, processing, transmission, storage or use of any Data;
  - inability to access, process, transmit, store or use any Data;
  - any threat of or any hoax relating to the above;
  - any error or omission or accident in respect of any Computer System, Computer Network or Data; or
  - any activity of third party(s) causing disruption or damage to any Computer System or Computer Network.

- For the avoidance of doubt, the definition of Cyber Loss above, does not exclude accidental material damage cover for any **Insured** loss sustained regarding an **Insured** Computer System or Computer Network (where the damage thereto did not result from Cyber Loss).

- Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the **Insured** or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.

- Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.

- Data means information used, accessed, processed, transmitted or stored by a Computer System.

Making a complaint

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

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

Making your complaint
If **Your** complaint relates to a claim on **Your Policy**, please contact the department dealing with **Your** claim.

If **Your** complaint relates to **Your Policy**, please contact **Us** or the insurer as shown on **Your Schedule**

Contact details:
Prestige Underwriting Services Ltd
4th Floor
Lanyon Building,
North Derby Street,
Belfast,
BT15 3HL

Phone: 08000 327327
Email: complaints@prestigeunderwriting.co.uk

When **You** make contact please provide the following information:

- **Your** name, address and postcode, telephone number and email address
- the address and postcode of the property insured if different to the above
- **Your Policy** and/or claim number and type of **Policy You** hold
- the name of **Your Broker or Agent**
- the reason for **Your** complaint

Telephone contact is often the most effective way to resolve a complaint quickly. Any written correspondence should be headed 'Complaint' and **You** may include copies of supporting material.

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

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

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

The Financial Ombudsman Service
Exchange Tower
London E14 9SR
Phone: 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers)
or 0800 023 4567 (calls to this number are free on mobile phones and landlines)
Fax: 020 7964 1001 **Email:** complaint.info@financial-ombudsman.org.uk
Website: help.financial-ombudsman.org.uk

Making a complaint Cont.

If **We** or **Your Broker or Agent** agree to appoint an ADRP, **You** can make **Your** complaint within 12 months of receiving the final decision. A list of ADRPs can be found using the below link; www.tradingstandards.uk/advice/AlternativeDisputeResolution.cfm/.

Our promise to You
We will:

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

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

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

Privacy Notice

Our details
Prestige Underwriting Services Limited is the Data Controller for any personal information you supply to us. If you would like to speak to us about how we use your information you can contact us on 08000 327327 or contact us by writing to the Data Protection Officer, Prestige Underwriting Services Limited, 10 Governors Place, Carrickfergus, BT38 7BN.

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

- to make a decision whether we choose to accept or decline the proposed risk;
- to calculate your premium and policy terms;
- to service your policy;
- to maintain our records;
- to confirm your identity and to prevent fraud;
- to investigate and resolve any complaints;
- to deal with any claims you should submit under your policy;
- to verify the information you provide;
- to undertake internal quality monitoring and external audits;
- to carry out market research, pricing and underwriting strategies, statistical analysis and customer profiling;
- we may supply information to law enforcement agencies, our regulators and other statutory bodies when we believe it is necessary for the detection and prevention of crime and/or fraud and as otherwise required by or permitted by law.

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

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

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

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

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

Privacy Notice Cont.

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

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

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

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

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

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

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

If you require further information on credit searches, please follow the ICO link on credit reference checks: https://ico.org.uk/media/for-the-public/documents/1282/credit-explained-dp-guidance.pdf

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

Transfer to 3rd parties and outside the UK/EU
In order to deliver our services to you, we may use third party processors (for example credit searches and fraud prevention agencies). Such processing is conducted under contract and we ensure that appropriate data protection and information security assurances are provided.

Privacy Notice Cont.

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

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

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

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

Where we hold or process data on the basis of your consent you have the right to withdraw that consent.

You have the right to withdraw your consent for your information being used for market research, pricing strategies, underwriting strategies, statistical analytics and customer profiling.

If you wish avail of these rights please write to the Data Protection Officer, Prestige Underwriting Services Limited, 10 Governors Place, Carrickfergus, BT38 7BN or call us on 08000 327327 for more information.

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

PRESTIGE
UNDERWRITING

24 HOUR CLAIM REPORTING LINE

08000 327 327

You can call our claim reporting line anytime, day or night. We are on hand 24 hours a day, 365 days a year, to take notification of any new claim and assist you in an emergency.

Part of the Prestige Insurance Holdings Group, Prestige Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority Firm Reference Number 307105.

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CVPWUK102025.1