



Crystal Insurance
Scheme

Contents Insurance Policy Booklet

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Legal Helpline Service

This is your Legal Helpline Number. Remember to keep this in a safe place so it is easily accessible when you need it.

This service is operated by FirstAssist Services Limited on behalf of us and will provide you with advice on a private problem relating to the laws of the United Kingdom.

It is available 24 hours a day

Your Helpline Number is : 0845 330 8022 Ref. 33962

Your Helpline does not provide:-

- Advice relating to Business Affairs
- Advice which cannot be reasonably provided over the telephone.

For your protection telephone calls may be recorded and monitored.



Definitions

Any word defined below will carry the same meaning wherever it is shown in **Your Policy** in bold print:

DEFINITIONS are listed in alphabetical order

Buildings	The Home and its domestic outbuildings, garages, greenhouses all on the same site, patios, terraces, drives, footpaths, walls, gates, hedges and fences
Certificate of Insurance	The document which describes You , the Sum Insured and any details of Your Policy that are specific to You
Contents	<p>All property including Valuables, Clothing, Personal Effects and Money in Your Home or its domestic outbuildings or garages all on the same site owned by any member of Your Household or for which they are responsible</p> <p>Visitors' Personal Effects not otherwise insured.</p> <p>Contents shall also include internal fixtures (excluding conservatories and greenhouses) installed by You up to the additional Sum Insured shown in Your Certificate of Insurance</p>
Domestic Animals	<p>Any cat or dog owned by You or any member of Your Household. If more than one animal is insured the terms, conditions and exclusions of this section will apply to each as if they had been insured separately</p>
	<p>Property NOT covered:</p> <ul style="list-style-type: none">• Caravans, boats, motor vehicles, trailers, vessels, aircraft and their respective parts or accessories while attached• Living creatures• Securities, certificates other than savings certificates and documents• Property used or held for business or professional purposes• Property more specifically insured by this or another policy <p>Animals NOT covered:</p> <ul style="list-style-type: none">• Whilst in quarantine• If they are used primarily for showing, working or breeding• If they are not owned solely by the insured• If they are 9 years or older• If they have any physical defect, illness or disease known to You or any member of Your Household when the Policy was taken out or at renewal• Outside the British Isles



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Endorsement	An agreed change in the terms (or a change in detail) of Your Policy	
Excess	The amount shown in Your Certificate of Insurance which You pay for any one incident resulting in a claim	
Home	The private house, bungalow or self contained flat at the address shown in Your Certificate of Insurance	
Loss Adjuster	The firm which will handle Your claim whose name is shown at the back of this booklet	
Money	Cash, bank and currency notes, cheques, Money and postal orders, postage stamps (not part of a collection), savings stamps and savings certificates, premium bonds, luncheon vouchers, travellers cheques, telephone cards, season travel tickets and gift tokens - used or held solely for private, social and domestic purposes	Property NOT covered: <ul style="list-style-type: none">• Securities, certificates other than savings certificates and documents• Property held for business or professional purposes• Promotional vouchers, lottery and raffle tickets• Air Miles Vouchers
Period of Insurance	For annual policies - The period starting and ending on those dates shown on Your Certificate of Insurance and for any of the following periods but only if We accept Your renewal premium. For other policies - The period starting on the Start Date shown on Your Certificate of Insurance and continuing for as long as You have paid and We have accepted Your premium	
Personal Effects	Property normally worn or used and in either case carried about the person in everyday life	Property NOT covered: <ul style="list-style-type: none">• Tools or instruments used or held for business or professional purposes

THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 21-23



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Policy	The documents consisting of Your Proposal Form , this policy book, Your Certificate of Insurance and any Endorsements
Proposal Form	The form signed by You which describes You , and details specific to You or the property and all material information relevant to the cover which You have requested
Start Date	The date on which the Period of Insurance commences as shown in Your Certificate of Insurance
Sum Insured	The amount for which Your Contents are insured as shown in Your Certificate of Insurance or as notified to You
Unoccupied	Not lived in by You or any member of Your Household or any other person with Your permission
Valuables	Jewellery, watches, furs, pictures, clocks, collections of coins, medals or stamps and any property made of precious metal
We/Us/Our	Royal & Sun Alliance Insurance plc
Wheelchairs	Wheelchairs and powerchairs which are not licensed to use on the road and cannot go faster than 8 mph
You/Your/ Policyholder	Those named in Your Certificate of Insurance as the Insured
Your Household	You, Your family (including Your partner and all children) who normally reside with You



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Contents Insurance for Tenants

This is **Your Contents Insurance Policy**.

The **Policy** is a legal contract **You** have made with **Us**. The contract is based on the information **You** gave **Us** when **You** applied for the insurance. **We** will insure **You** during the **Period of Insurance** under the terms set out in this document if **You** pay the premium.

Your Proposal Form, this **Policy** book, **Your Certificate of Insurance** and any **Endorsements** are all part of **Your Policy** and should be read together to avoid any misunderstanding. They contain all the details of **Your** cover. **You** should also pay particular attention to the Conditions and Exclusions on pages 21-23 in this **Policy** book. If **Your Policy** is amended by any **Endorsement**, **We** will notify **You** in writing.

The declaration signed by **You** on **Your Application Form** is incorporated in and is part of this contract. **You** must tell Crystal Insurance Scheme as soon as possible of any change to the information given on **Your Application Form** as failure to do so may invalidate **Your Policy**.

No promotional literature forms part of **Your Policy**.

Your Policy sets out all the circumstances in which **You** can make a claim. Contents Insurance is not a maintenance contract and does not protect **You** or **Your Household** against every loss, for example where the damage is wear, tear or deterioration.

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **You** and **We** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **You** and **We** agree otherwise, **We** have agreed with **You** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **You** live, or, if **You** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **You** live.

We and **You** have agreed that any legal proceedings between **You** and **Us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **You** live, or, if **You** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **You** live.

Words with special meanings are listed on pages 3-5 and these words are printed in bold type wherever they appear in the **Policy**.

We set out what is covered to the left of each page and what is not covered to the right.

We will provide cover for the sections of the **Policy** shown on the schedule for the **Period of Insurance**. **You** must pay the premium for the **Period of Insurance** and keep to all the conditions which are set out on pages 21-22.

If **You** do not meet **Your** part of the contract, **We** may turn down a claim or increase the premium or **You** may find that **You** are not covered.

This policy is underwritten by Royal & Sun Alliance Insurance plc.
Royal & Sun Alliance Insurance plc, (No.93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Authorised and regulated by the Financial Services Authority.

Your right to cancel

For Annual Policies - Once **You** have received **Your Policy** **You** will have 30 days to make sure the cover is exactly what **You** need. If it isn't **You** can send back **Your** documents and ask **Us** to make any necessary changes.

For All Policies - **You** have the statutory right to cancel the **Policy** within 14 days starting on the day **You** receive the **Policy** documentation. If **You** cancel the **Policy** **You** may be entitled to a refund of premium provided that no claim has been made during the current **Period of Insurance**.



Cover for Your Contents

1. PERILS COVERED

The **Contents** are insured against loss or damage by the following causes while they are in **Your Home** or its domestic outbuildings, garages and greenhouses all on the same site

We will **NOT** pay for:

a Fire, Explosion, Lightning, Earthquake	<ul style="list-style-type: none"> The Excess shown in Your Certificate of Insurance Loss or damage caused by scorching without a fire actually starting.
b Smoke	<ul style="list-style-type: none"> Loss or damage caused by smog, agricultural or industrial operations or any gradual process
c Escape of water or oil from any fixed water or heating installation or domestic appliance or fixed fish tanks	<ul style="list-style-type: none"> Damage to the component or appliance from which the water or oil escapes Loss or damage occurring after Your Home has been Unoccupied for 35 consecutive days
d The buildings being hit by an aircraft, falling object or anything falling from them, or by a vehicle, train or animal	<ul style="list-style-type: none"> Damage caused by chewing, scratching, tearing or fouling by domestic pets for which Your Household is responsible Damage caused by insects, birds or vermin
e Falling trees or branches	
f Riot, Civil Commotion, Strike, Labour or Political Disturbance	
g Malicious persons or vandals	<ul style="list-style-type: none"> Loss or damage occurring after Your Home has been Unoccupied for 35 consecutive days Loss or damage caused by You or Your Household Loss or damage while Your Home or any part of it is lent or let to any persons other than a member of Your Household or occupied by paying guests unless force and violence is used to gain entry into or exit from Your Home or its domestic outbuildings or garages.
h Storm or Flood	<ul style="list-style-type: none"> Damage caused by dampness or condensation



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We will NOT pay for:

The **Contents** are insured against loss or damage by the following causes while they are in **Your Home** or its domestic outbuildings, garages and greenhouses all on the same site

-
- | | | |
|-------|--|---|
| i | Subsidence or heave of the site beneath the Buildings or Landslip | <ul style="list-style-type: none">• Damage caused by bedding down of new structures or settlement of newly made up ground• Damage resulting from the movement of solid floor slabs unless the foundations beneath the external walls of Your Home are damaged at the same time• Damage caused by river or coastal erosion• Damage resulting from demolition or structural repairs or alterations to the Buildings• Damage resulting from faulty workmanship, defective designs or materials |
| <hr/> | | |
| j | Theft or attempted theft | <ul style="list-style-type: none">• Loss by deception unless it is only entry that is gained by deception• Loss or damage caused by You or Your Household• Loss or damage while Your Home or any part of it is lent or let to any persons other than a member of Your Household or occupied by paying guests unless force and violence is used to gain entry into or exit from Your Home or its domestic outbuildings or garages• Loss of Money or Credit Cards from domestic outbuildings or garages• Theft of Money or Credit Cards unless force and violence is used to get into or out of Your Home• Loss or damage occurring after Your Home has been Unoccupied for 35 consecutive days• Loss of clothes from a garden clothes line or from a drying area• Use of Credit Cards by any of Your household without the permission of any authorised cardholder• Loss which results from any authorised cardholder not following the terms and conditions under which the credit card was issued. |

THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 21-23



**THIS POLICY DOES NOT COVER ACCIDENTAL DAMAGE, HOWEVER, THE FOLLOWING
ADDITIONAL COVER IS PROVIDED**

2. ADDITIONAL COVER

This Cover also provides insurance against:

We will NOT pay for:

- The **Excess** shown in **Your Certificate of Insurance**

a **Rent and Alternative Accommodation**

If **Your Home** is made uninhabitable by any of the causes listed in -

1. PERILS COVERED

We will pay the:

- Rent which **You** have to pay for parts of **Your Home** which are unfit to live in
 - Reasonable additional costs of comparable alternative accommodation until **Your Home** is fit to live in again
 - Costs which **You** incur without **Our** permission
-
- ### b **Temporary Removal**
- Loss of or damage to the **Contents** by any of the causes listed in -
- #### **1. PERILS COVERED**
- while temporarily removed from **Your Home** or its domestic outbuildings or garages:
- into an occupied private dwelling or any building where any member of **Your Household** are living or carrying on their business within the British Isles for up to 30 consecutive days
 - into a bank safe deposit
 - Loss or damage caused by malicious persons or vandals
 - Loss or damage by theft or attempted theft unless force and violence is used to gain entry into or out of a building
-
- ### c **Reinstatement of Documents**
- The cost of replacing Deeds, Bonds, Securities or similar private documents if they are lost or damaged by any of the causes listed in -
- #### **1. PERILS COVERED**
- while in **Your Home** or lodged with **Your** Mortgage Lender, Bank or Solicitor



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We will NOT pay for:

<p>d Mirrors and Glass Accidental breakage of mirrors, fixed glass in furniture and ceramic hobs in cookers in Your Home</p>	<ul style="list-style-type: none">• Loss or damage occurring after Your Home has been Unoccupied for 35 consecutive days
<p>e Televisions, their Aerials, Videos and Personal Computers Accidental damage to televisions, video players, DVD players, video recorders, Hi-Fi's and Personal Computers in Your Home and their aerials, satellite aerials, satellite decoders and satellite dishes attached to your home</p>	<ul style="list-style-type: none">• Mechanical or electrical breakdown• Damage caused by assembling or dismantling of the apparatus• Damage to items designed to be portable (other than televisions and computer equipment) records, recording tapes or discs
<p>f Deep Freezer Contents Loss of or damage to food in a domestic deep freezer in Your Home caused by a rise or fall in temperature or contamination from refrigerant or refrigerant fumes. We will also pay for loss or damage to food which has been removed from the deep freezer following an incident We insure</p>	<ul style="list-style-type: none">• Loss or damage due to the deliberate act of the power supply authority or the withholding or restricting of power by the authority• Loss or damage resulting from wilful neglect by You or any member of Your Household• Loss or damage to food which has resulted from accidental damage other than causes listed on page 7 to 8 of your policy booklet
<p>g Lost or Stolen Keys Replacement and installation of locks of any external door of Your Home or burglar alarm keyswitch if the keys have been lost or stolen</p>	<ul style="list-style-type: none">• We will not pay for any theft that has not been reported to the police within 24 hours (you must obtain a crime reference number).
<p>h External Glazing Accidental breakage of external glazing fixed to and forming part of Your Home</p>	<ul style="list-style-type: none">• Loss or damage occurring after Your Home has been Unoccupied for 35 days or more.
<p>i Wedding Gifts We will cover wedding gifts while in Your Home or in a building where the wedding reception is being held, or in the married couple's home for 14 days before and after the wedding</p>	<ul style="list-style-type: none">• Loss or damage occurring after Your Home has been Unoccupied for 35 days or more.• Any theft that has not been reported to the Police within 24 hours. You must obtain a crime reference number.
<p>j Christmas Gifts We will cover Christmas gifts while in Your Home for the months of November, December and January</p>	<ul style="list-style-type: none">• Loss or damage occurring after Your Home has been Unoccupied for 35 days or more.• Any theft that has not been reported to the Police within 24 hours. You must obtain a crime reference number.
<p>k Bogus Officials We will pay for the theft of money following illegal entry into Your Home by a person/persons falsely claiming to be an official</p>	<ul style="list-style-type: none">• Any theft that has not been reported to the Police within 24 hours. You must obtain a crime reference number.



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We will NOT pay for:

l Contents in the open

Loss of or damage to **Your Contents** while in the open on the land belonging to **Your Home** caused by:

Fire.

Explosion, Lightning, Earthquake.

Smoke.

Oil escaping from a fixed storage tank.

The **Buildings** being hit by an aircraft, flying object or anything falling from them, or by a vehicle, train or animal.

Falling trees or branches.

Riot, civil commotion, strikes, labour or political disturbances.

Malicious persons or vandals.

Storm or flood.

Theft or attempted theft.

- Loss or damage caused by scorching without a fire actually starting.
- Loss or damage caused by smog, agricultural or industrial operations or anything which happens gradually.
- Damage caused by any insect, vermin, bird or domestic animal.
- Loss or damage which happens after **Your Home** has been **Unoccupied** for 35 days in a row.
- Loss or damage caused by **You** or **Your Household**.
- Damage caused by dampness or condensation.
- Theft of **Money** or **Credit Cards**.
- Loss or damage caused by **You** or **Your Household**.
- Loss while **Your Home** or any part of it is lent or let to any people other than a member of **Your Household** or lived in by paying guests.
- Loss or damage which happens after **Your Home** has been **Unoccupied** for 35 days in a row.

m Students possessions

We will pay for loss of or damage by any of the causes listed on pages 7 and 8 to the **Contents** of students in **Your Household** while they are temporarily removed from **Your Home** or its domestic outbuildings or garages to:

an occupied private dwelling; or
any other building;

where any member of **Your Household** is living or studying, while they are away from home at university, college or school within the British Isles.

- Loss or damage if the premises where **Your Contents** are temporarily kept are left for more than 35 days in a row without any person residing or living there.
- Loss or damage by theft or attempted theft unless force and violence is used to get into or out of a building.
- Loss or damage caused by malicious persons or vandals.

THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 21-23



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We will NOT pay for:

n **Metered water and oil for heating**

We will pay You for loss of metered water or oil if the loss is caused by **Accidental Damage** to **Your** fixed domestic water or heating installation.

- Loss or damage occurring after **Your Home** has been **Unoccupied** for 35 days in a row.

o **Professional Removals**

We will pay for Accidental Damage or loss while a professional removal firm are moving **Your Contents** from **Your Home** directly to **Your** new permanent **Home** in the British Isles.

- Loss or damage by mechanical, electrical or electronic fault or breakdown.
- Damage to china, glass, pottery or other items of a similar nature which are fragile, unless they have been packed by professional packers.
- Loss or damage while **Your Contents** are in storage or being moved to or from storage.
- Loss of **Money**.

3. TENANTS LIABILITY COVER

We insure You for all sums which **You** are liable to pay under the Terms of **Your** tenancy agreement for:

a **Buildings**

Damage to the **Buildings**, including external glazing, by any of the causes listed in - **1. PERILS COVERED**

- Loss or damage arising from Fire, Subsidence, Heave or Landslip
- Loss or damage to gates, hedges and fences.

b **Decorations**

Damage to the internal decorations of the **Buildings** from any of the causes listed in - **1. PERILS COVERED**

c **Sanitary Fixtures**

Accidental Damage to sanitary fixtures

4. ACCIDENTAL DEATH

We insure You or any member of **Your Household** against death provided that death occurs within 3 months and arising out of one of the following incidents:

- a an accident, assault or fire occurring in or about the **Buildings**

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4. ACCIDENTAL DEATH (continued)

We will NOT pay for:

- b an accident while travelling as a fare paying passenger by train, bus or taxi
- c an assault in the street providing the incident occurs within:
 - the British Isles and the **Period of Insurance**

5. DOMESTIC ANIMALS

This cover provides insurance against:

- a Death resulting from an accident sustained in the British Isles during the **Period of Insurance**

- Slaughter without **Our** consent unless immediate slaughter on humane grounds is considered necessary by a veterinary surgeon
- Breeding
- Death as a result of surgery not necessitated by accidental bodily injury nor necessary to save the insured animals life

6. ACCIDENTAL DAMAGE EXTENSION TO HOUSEHOLD CONTENTS INSURANCE

Accidental Damage insurance is an extension to household contents insurance. This section will only apply if **You** have chosen the **Accidental Damage** extension, and if it is shown on **Your** latest **Certificate of insurance**.

We will pay for Accidental Damage to **Your Contents** while they are in **Your Home** or its domestic outbuildings or garages all on the same site.

- Damage to contact lenses.
- Damage to food, drink and plants.
- Damage to clothing.
- Sporting equipment whilst in use.
- Damage by any cover listed elsewhere in the Contents section and damage which is specifically excluded under that cover.
- Damage as a result of household removal.
- Damage arising from loss in value or any indirect loss.
- Damage caused by scratching, denting, wear and tear, rot, fungus, insects, vermin, woodworm, moths, frost, weather conditions, fading, dyeing, any process of cleaning or restoring, anything that happens gradually, maintenance, repair or dismantling, electrical or mechanical breakdown or faulty workmanship, design or materials.



7. PERSONAL EFFECTS EXTENSION TO HOUSEHOLD CONTENTS INSURANCE

Personal Effects insurance is an extension to household contents insurance. This section will only apply if **You** have chosen the **Personal Effects** extension, and if it is shown on **Your** latest **Certificate of Insurance**.

We will pay for loss or damage to **Personal Effects**, pedal cycles (including accessories) and sports equipment, which are owned by any member of **Your Household** or for which they are responsible. They are insured against loss or damage in the British Isles and temporarily elsewhere within the European Union while in the possession of any member of **Your Household**.

We will **NOT** pay for:

The **Excess** shown in **Your Certificate of Insurance**.

Loss or damage to:

- motor vehicles, mechanically propelled or assisted vehicles, aircraft, trains and boats, gliders, hang-gliders, wetbikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached
- furs or guns
- individual charms unless soldered to the bracelet
- sports equipment whilst in use
- contact or corneal lenses, hearing aids and dentures
- musical instruments
- anything used for any trade, professional or business purposes
- china, glass, pottery and any other items of a similar nature which are fragile

Loss or damage by domestic pets.

Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies.

Theft from motor vehicles unless at the time of the loss or damage:

- someone aged 16 or over was in the motor vehicle; or
- the motor vehicle was securely locked; and
- force and violence were used to get into the motor vehicle; and
- the items stolen were out of sight in a locked luggage boot, luggage or glove compartment.



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We will NOT pay for:

Loss or damage in **Your Home** when **Your Home** has been **Unoccupied** for 35 consecutive days.

Loss or damage in **Your Home** by theft, malicious persons or vandals while **Your Home** or any part of it is lent or let to any persons other than a member of **Your Household** or occupied by paying guests unless force and violence is used to gain entry into or exit from **Your Home** or its domestic outbuildings or garages.

Loss by deception unless the only deception is someone tricking their way into **Your Home**.

Money, credit cards, securities and documents of any kind.

Loss or damage to a pedal cycle used for racing, pace making, taking part in speed or reliability trials or while practising for any of them.

Loss of a pedal cycle when left in a public place without being attached by a chain and padlock or other equivalent security device to a permanently fixed structure.

Theft of pedal cycle accessories unless the pedal cycle is stolen at the same time.

Loss or damage after **Your Personal Effects**, pedal cycles and valuable items have been outside the United Kingdom, the Isle of Man and the Channel Islands for a total of more than 14 days in any **Period of Insurance**.



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8. HEARING AIDS AND WHEELCHAIRS

Hearing Aids and **Wheelchairs** insurance is an extension to household contents insurance. This section will only apply if **You** have chosen the extension, and if it is shown on **Your** latest **Certificate of Insurance**.

We will pay for loss or damage to Hearing Aids and **Wheelchairs** which are owned by any member of **Your Household** or for which they are responsible, in the British Isles and temporarily elsewhere within the European Union while in the possession of any member of **Your Household**.

We will **NOT** pay for:

The **Excess** shown in **Your Certificate of Insurance**.

Anything used for any trade, professional or business purposes.

Loss or damage by domestic pets.

Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies.

Theft from motor vehicles unless at the time of the loss or damage:

- someone aged 16 or over was in the motor vehicle; or
- the motor vehicle was securely locked; and
- force and violence were used to get into the motor vehicle; and
- the items stolen were out of sight in a locked luggage boot, luggage or glove compartment.

Loss or damage in **Your Home** when **Your Home** has been **Unoccupied** for 35 consecutive days.

Loss or damage in **Your Home** by theft, malicious persons or vandals while **Your Home** or any part of it is lent or let to any persons other than a member of **Your Household** or occupied by paying guests unless force and violence is used to gain entry into or exit from **Your Home** or its domestic outbuildings or garages.

Loss by deception unless the only deception is someone tricking their way into **Your Home**.

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We will NOT pay for:

Loss or damage after **Your** Hearing Aid or **Wheelchair** has been outside the United Kingdom, the Isle of Man and the Channel Islands for a total of more than 14 days in any **Period of Insurance**.

9. GARDEN HUTS, GARAGES AND GREENHOUSES EXTENSION TO HOUSEHOLD CONTENTS INSURANCE

This section will only apply if **You** have chosen the garden huts, garages and greenhouses extension, and if it is shown on **Your** latest **Certificate of Insurance**.

We will pay for loss or damage, by any of the causes listed in -1. PERILS COVERED, to **Your** garden hut, garage or greenhouse which are all on the same site as **Your Home**.

We will NOT pay for:

Loss or damage by any of the causes listed in - 1. PERILS COVERED and which is specifically excluded under that cover.



10. CLAIM SETTLEMENT FOR THE CONTENTS COVER

Provided the loss or damage is covered under **Your Policy**, **We** will settle **Your** claim as explained below, subject to the maximum amount payable.

- 1 If an item can be economically repaired **We** will pay the cost of repair or arrange for repairs to be carried out. Otherwise, **We** will replace it with a new item if **We** choose, or **We** will pay the replacement cost of a new item of similar quality, except for clothing and household linen. For clothing and household linen **We** may take off an amount for wear and tear.
- 2 If, when the loss or damage happens, the **Sum Insured** is less than the cost of replacing all the **Contents** as new **We** will only pay for part of the loss or damage. For example, if **Your Sum Insured** is only half of what it should be, **We** will only pay half of **Your** claim.

We will take off any **Excess** shown in **Your Certificate of Insurance** from any amount **We** pay **You** to settle **Your** claim.

Maximum Amount Payable

The maximum amount payable in respect of any one incident is:

- | | | |
|---|-----------------|--|
| 1 | Contents | - the Sum Insured (less any Excess) subject to the following limits |
| | i | Valuables in total - 1/3 of the Sum Insured on Contents |
| | ii | Any one Valuable - £1,250 |
| | iii | Money - £250 |
| | iv | Satellite Aerials - £250 |
| | v | Reinstatement of Documents - £200 |
| | vi | Visitors Personal Possession - £250 |
| | vii | Lost or Stolen Keys - £500 |
| | viii | Rent and Alternative Accommodation - 20% of the Sum Insured on Contents |
| | ix | Tenants Liability - 20% of the Sum Insured on Contents |
| | x | Accidental Death - £5,000 |
| | xi | Wedding and Christmas Gifts - 10% increase of the Sum Insured |
| | xii | Credit Cards - £250 |
| | xiii | Bogus Officials - £200 |
| | xiv | Contents in the open within the boundaries of the Home - £250 |
| | xv | Students Possessions - £2,500 |
| | xvi | Metered water and oil for heating - £1,000 |
| | xvii | Tenants Improvements - 20% of the Sum Insured on Contents |
| | xviii | Audio or visual discs, tapes or cassettes of any kind, including Computer software - £750 |
| | xix | Personal Effects - The sum insured shown on Your Certificate subject to a single article limit of £500 |
| | xx | Wheelchairs - The sum insured shown on Your Certificate |
| | xi | Hearing Aids - The sum insured shown on Your Certificate |
| | xii | Garden Huts Garages and Greenhouses - £500 |



- 2 Theft of **Contents** in domestic outbuildings, garages and greenhouses all on the same site - The amount payable will be the lower of £2,500 or the amount shown in paragraphs i-vii above

The **Sum Insured** on **Contents** will not be reduced following payment of a claim

11. DOMESTIC ANIMAL COVER

We will pay the cost of replacing the insured animal with another of the same breed, sex and pedigree as the insured animal.

The maximum amount payable is £200

12. CLAIMS SETTLEMENT FOR THE PERSONAL EFFECTS, WHEELCHAIRS AND HEARING AIDS COVER

Provided the loss or damage is covered under **Your Policy**, **We** will settle **Your** claim as explained below, subject to the maximum amount payable.

If an item can be economically repaired **We** will pay the cost of repair or arrange for repairs to be carried out. Otherwise, **We** will replace it with a new item if **We** choose or **We** will pay the replacement cost of a new item of similar quality, except for clothing and household linen. For clothing and household linen **We** may take off an amount for wear and tear.

We will take off any **Excess** shown in **Your Certificate of Insurance** from any amount **We** pay **You** to settle **Your** claim.

MAXIMUM AMOUNT PAYABLE

The most **We** will pay under this section is £3,000. This limit is within the **Sum Insured** shown on **Your Certificate of Insurance**.

13. CLAIMS SETTLEMENT FOR GARDEN HUTS, GARAGES AND GREENHOUSES COVER

Provided the loss or damage is covered under **Your Policy**, **We** will settle **Your** claim as explained below, subject to the maximum amount payable.

If an item can be economically repaired **We** will pay the cost of repair or arrange for repairs to be carried out. Otherwise, **We** will replace it with a new item if **We** choose or **We** will pay the replacement cost of a new item of similar quality.

We will take off any **Excess** shown in **Your Certificate of Insurance** from any amount **We** pay **You** to settle **Your** claim.



14. THIRD PARTY LIABILITY

We will provide insurance for any amounts which **You** or any member of **Your Household** legally have to pay for causing:

- the accidental bodily injury, death or disease of any person;
- the accidental loss of or damage to physical property.

We will only pay this if it arises out of **You** or **Your Household**.

- a living in (but not owning) the **Buildings** or the land belonging to **Your Home**;
- b being a neighbourhood or home watch co-ordinator; or
- c being in any other personal capacity in the British Isles or, anywhere in the world during a temporary visit.

We will pay up to £2,500,000 for any incident not involving domestic employees plus any other reasonable costs, expenses and solicitor's fees which **You** or any member of **Your Household** have to pay, as long as **We** agree by letter.

We will pay up to £5,000,000 for any incident involving liability to domestic employees plus any other reasonable costs, expenses and solicitor's fees which **You** or any member of **Your Household** have to pay, as long as **We** agree by letter.

We will not pay for liability arising directly or indirectly arising from any of the following:

- Any injury, death or diseases of any member of **Your Household** other than **Your** domestic employees
- Loss of or damage to property any members of **Your Household** owns or looks after.
- An agreement unless **You** would have had the liability if the agreement did not exist.
- Any member of **Your Household's** employment, business or profession.
- Any member of **Your Household** passing on any disease or virus.
- Mechanically or electrically propelled vehicles other than motorised gardening equipment and **Wheelchairs**.
- Injury, death, disease or damage arising out of:
 - a **Your Household** owning land or buildings;
 - b any member of **Your Household** living on land or buildings other than the **Buildings** or the land belonging to **Your Home**;
 - c using horses for racing or steeplechasing; or
 - d lifts (other than stairlifts), boats, aircraft, model aircraft or caravans any member of **Your Household** owns or looks after.

If **You** or any member of **Your Household** claiming, should die **Your** legal personal representatives will have the protection of this Cover.



Conditions which apply to Your Whole Policy

These are the conditions of the insurance **You** and **Your Household** will need to meet as **Your** part of this contract. If **You** do not, a claim may be rejected or payment could be reduced. In some circumstances **Your Policy** might be invalid.

1 Eligibility

You must be a tenant of The Council, to be eligible for this insurance **policy**. If **You** stop being a tenant of The Council **You** will no longer be eligible for this insurance and this cover will end. **You** must make other insurance arrangements.

2 Notification of a Claim

You must complete a claim form from The Council. If there has been theft, attempted theft, vandalism or malicious damage, **You** must tell the police within 24 hours of discovering the loss or damage and ask for an incident number. **You** must complete the claim form and forward it to the address shown on the claim form within 60 days of the event.

3 Rights and Responsibilities

We may need to get into a building that has been damaged to save anything **We** can and to make sure no more damage happens. **You** must help **Us** or the **Loss Adjuster** to do this but **You** must not leave **Your** property with **Us** as **Our** responsibility. Any writs, summons, other legal documents, letters of claim must be sent to **Us** or to the **Loss Adjuster** as soon as possible. **You** must not admit, settle, reject, negotiate or promise to pay any claim without **Our** written permission. **We** will not unreasonably hold back **Our** permission.

We have the right, at **Our** expense and in **Your** name to:

- take over the defence or settlement of any claim; or
- start legal action to get compensation from anyone else; or
- start legal action to get back from anyone else any payments that have already been made.

You must provide **Us** or the **Loss Adjuster**, at **Your** own reasonable expense, with all the information **We** or they reasonably ask for about any claim, including written estimates and proof of ownership and value. Do not dispose of any damaged items until **We** or the **Loss Adjuster** have had the opportunity to inspect them. **You** must also help **Us** to take legal action against anyone or help **Us** defend any legal action if **We** ask **You** to.

4 Other Insurance

If **You** claim under this **Policy** for something which is also covered by another insurance policy, **We** will only pay **Our** share of the claim. **You** must give **Us** full details of the other insurance **Policy**.

5 Fraud

If any claim is fraudulent or if **Your Household** or anyone acting for **Your Household** is dishonest in claiming any benefit under **Your Policy**, **You** will lose all benefits under **Your Policy**.

6 Changes in your circumstances

When **You** arranged **Your** insurance **You** told **Us** certain material facts. **You** must tell **Us** straight away as soon as **You** know about any of the following changes:

- A permanent change of address
- If someone lives in **Your Home** other than **You** or **Your Household**
- If the **Home** is used for any business or professional purposes



Crystal Insurance Scheme

- If **Your Home** is **Unoccupied** for more than 35 days in a row
- Work on the **Home** other than routine maintenance or decoration
- If **You** or any member of **Your Household** has been convicted of any offence (other than parking or speeding offences or any offences which are spent under the Rehabilitation of Offenders Act 1974).
- Any change in the **Sum Insured**
- If **You** stop being a tenant of the Council.

If **You** do not tell **Us** about changes in these facts or give **Us** incorrect information, the wrong terms may be quoted, **You** may not be covered in the event of a claim, **We** will be entitled to reject payment of a claim or a payment could be reduced. In some circumstances **Your Policy** might be invalid, and **You** may not be entitled to a refund of premium.

7 Taking Care

Your Household must take all reasonable steps to prevent loss or damage to everything which is covered by this insurance. **Your Household** must keep all the property in good condition and in good repair.

8 Payment of Premiums

For annual policies - If **You** miss a payment, **We** may not pay a claim. If **You** are more than six weeks late, **We** will cancel **Your Policy**. **We** will give **You** seven days written notice first.

For other policies - **You** should make sure **You** pay every premium on time. If **You** miss a payment, **We** may not pay a claim. If **You** are more than seven days late, **We** may cancel **Your Policy**. **We** will give **You** seven days written notice first. In the event that a premium remains unpaid 30 days after the date on which it is due to be paid, all cover under this **Policy** shall cease. The **Policy** is issued for an initial period of the payment frequency (eg one month) from the **Start Date** and will automatically continue for a further period on payment of each premium as it falls due. Premiums are due in advance. The date on which the first premium becomes due for payment is the **Start Date** shown on **Your Certificate of Insurance**. **We** have the right (which **We** may not use) to continue the **Policy** and collecting premiums. **We** may vary the terms of the **Policy** (including the premium) providing **You** with 21 days notice at **Your** last known address before **We** do so. If **You** decide that **You** do not want **Us** to continue with the **Policy** and collecting premiums, as long as **You** tell **Us** at least 10 days before the next premium is due, **We** will not collect it.

9 Cancelling the Policy

You may cancel **Your Policy** by giving **Us** written instructions. **We** will confirm cancellation in writing. If **You** do not receive written confirmation of cancellation it may mean **Your** cover has not been cancelled so **You** should contact **Us**. **We** can cancel **Your Policy**. If **We** cancel **Your Policy**, **We** will write to **You** at **Your** last known address confirming that all cover will cease 14 days after the date of **Our** letter. This will not affect **Your** rights to make a claim for any event that happened before the cancellation date. **We** also reserve the right to terminate the **Policy** in the event that there is a default in payments due by giving **You** seven days notice at **Your** last known address.

10 Transferring your Interest in the Policy

You cannot transfer **Your** interest in the **Policy** to anyone else unless **You** get **Our** written permission.



Exclusions which apply to Your Whole Policy

We will not pay for:

1 Matching Items

We will not pay the cost of replacing, repairing or changing any undamaged items or parts of items forming part of a set, suite, carpet or other items of a common nature, colour, design or use. This applies if the other items can still be used and the loss or damage occurs within a clearly identifiable area or to be a specific part and replacements cannot be matched.

2 Existing and Deliberate Damage

We will not pay for any loss or damage which happens before this cover starts or which arises from an event before cover starts, or any loss or damage caused deliberately by **Your Household**.

3 Loss of Value

Depreciation or loss in value of property.

4 Wear and Tear, Maintenance, Breakdowns, Leaks and Gradually Operating Causes

- Wear and tear, rusting or corrosion
- Fungus, mildew or any other gradually operating cause
- Frost (other than bursting of water tanks, pipes or appliances caused by freezing), atmospheric or climatic conditions
- Damage caused by cleaning, repairing, restoring or renovating
- The cost of maintenance and normal redecoration
- Failure of double glazing seals.

5 Indirect Losses

Any loss or cost that is not directly caused by the event that led to **Your** claim.

6 Property More Specifically Insured

Property more specifically insured by another policy.

7 Radioactive Contamination

Any claim or expense of any kind caused directly or indirectly by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

8 Sonic Bangs

Loss or damage caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speed.

9 Confiscation

Loss or damage caused by nationalisation or confiscation by any authority.

10 Dangerous Dogs Act 1991

Liability arising directly or indirectly from injury, death, disease (other than to a domestic employee) or damage caused by any dog of a type to which Section 1 (1) of the Dangerous Dogs Act 1991 applies.

11 Programme Failure or Computer Chips or Computer Viruses

This insurance does not cover direct or indirect liability, loss or damage caused:

- to equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all; and
- by computer viruses

By equipment **We** mean computers and anything else insured by this policy which has a microchip in it. Microchips include integrated circuits and microcontrollers. Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer.

By computer viruses **We** mean any program or software which prevents any operating system, computer program or software working properly or working at all.

12 Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purpose of this exclusion, "terrorism" means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

13 War Risks

Any loss or damage caused by any sort of war, invasion or revolution.

14 Pollution or Contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

- a sudden unexpected incident, or
- oil or water escaping from a fixed oil or fixed water installation,

and which was not the result of an intentional act, and, which occurs during any **Period of Insurance**.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

15 Rot

Any loss or damage caused by wet rot or dry rot whether or not this was caused directly or indirectly by any other risk included in this insurance.

16 Telling us about Claims

Any claim which you do not send to the Loss Adjuster within 60 days of the event.



Crystal Insurance
Scheme

Complaints Procedure

Our Commitment to Service

The Crystal Insurance Scheme aims to give customers a high standard of service at all times. If **You** are unhappy with the service provided for any reason or have cause for complaint **You** should initially contact:

Crystal Insurance Scheme

Freepost SL839
Maidenhead
SL6 7XL

They will tell **You** what they will do to resolve **Your** concerns and how long it will take.

In the unlikely event that **You** remain dissatisfied and wish to make a complaint under the policy, please contact the Contents Insurance Customer Relations Manager at RSA.

At RSA **We** are committed to going the extra mile for our customers and wherever possible, exceeding their expectations. If **You** believe that **We** have not delivered the service **You** expected or **You** are concerned about any aspect of the service **We** have provided, then please let **Us** know at:

RSA

Household Operations
PO Box 4162
17 York Street
Manchester
M2 3RS
Telephone: 0845 071 0143

We promise to:

- Fully investigate **Your** complaint
- Keep **You** informed of progress
- Do everything possible to resolve **Your** complaint
- Learn from **Our** mistakes
- Use the information from **Your** complaint to proactively improve **Our** service in the future.

We aim to resolve **Your** concerns within 24 hours. Experience tells that most difficulties can be sorted within this time. In the unlikely event that **Your** concerns have not been resolved within this time, **We** will issue a letter acknowledging **Your** complaint, letting **You** know the reasons why and **We** will continue to keep you well informed of the further actions **We** will be taking to reach a suitable conclusion. If **You** continue to be unhappy with our proposed course of action, **You** can progress your complaint with **Our** Customer Relations Team who will conduct a separate investigation and full review, that will be concluded by **Us** issuing a final response letter.



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Complaints Procedure continued

How to contact Us

Customer Relations can be contacted by:

Telephone: 0800 107 6160

Write:

RSA,
Customer Relations Office,
Bowling Mill,
Dean Clough Industrial Park,
Halifax HX3 5WA

Fax: 01422 325146 or Email: crt.halifax@uk.rsagroup.com

If you still not happy

If **You** are still not satisfied after the review, or **You** have not received a written offer of resolution within 8 weeks of the date **We** received **Your** complaint, Royal & Sun Alliance Insurance plc is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and **You** can refer **Your** complaint to them.

They can be contacted at:

Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London E14 9SR
Telephone: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

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You must approach the Financial Ombudsman Service within 6 months of **Our** final response to **Your** complaint. **We** will remind **You** of the time limits in our final response.

Your rights as a customer to take legal action remains unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Thank you for your feedback

We value **Your** feedback and at the heart of **Our** brand **We** remain dedicated to treating **Our** customers as individuals and giving them the best possible service at all times. If **We** have fallen short of this promise, **We** apologise and aim to do everything possible to put things right.



Making a Claim

This does not form part of your policy.

'What do I do if my property is lost or damaged?'

Naturally we hope you won't have any accidents or misfortune, but if you do, the following advice might be useful.

- First of all, look at your policy to check that the loss or damage is covered. Look at the cover described in this booklet to see precisely what is provided. Read carefully any exceptions or conditions that may apply.
- Remember that Your policy does not cover any loss or damage which has been caused purely by wear and tear – it is not a maintenance contract. Remember too that the amount you are entitled to claim may be reduced if your property has not been properly maintained or the sum insured is inadequate.
- Contact North West Leicestershire District Council on telephone number 01530 454635 for a claim form. When this is completed, please return to the loss adjuster to deal with your claim.

'Is there anything else I should do?'

- Please do not dispose of damaged items before the loss adjuster has had the opportunity to inspect them.
- Report any incident involving theft, attempted theft, malicious damage or vandalism to the Police within 24 hours of discovering the loss or damage and ask for an incident number.
- If someone has an accident which might give rise to a claim against you for any injury to them or damage to their property, you must send the loss adjuster full details, in writing as soon as possible. Any letters or legal documents you receive should be sent to the loss adjuster, unanswered, without delay. It is most important that you leave the loss adjuster to deal with the matter on your behalf and do not get involved in any correspondence or conversation with the other person.

'How will the loss adjuster deal with my claim?'

Depending on the type of claim and the value involved the loss adjuster may:

- Contact you by telephone or letter to progress your claim.
- Arrange for one of their loss adjusters to personally call on you.
- Require you to produce reasonable evidence to support your claim such as proof of purchase for example, receipts or operating manuals of electrical appliances.
- Some items such as carpets, soft furnishings etc may often be capable of cleaning or repair. Contact the loss adjuster who will make the necessary arrangements for specialist attention.
- If an item is lost or damaged beyond repair we have a nationwide network of suppliers who can provide a fast and efficient replacement service, and the loss adjuster will make the necessary arrangements

Our aim is to deal with your claim promptly and fairly. At all times we will try to provide you with the highest standard of service - if you have any comment or complaint or if our service has not met your expectations please let us know.



Crystal Insurance
Scheme

Some useful addresses and telephone numbers

FOR CLAIM FORMS AND QUERIES

Performance and Business Support
Housing Division
North West Leicestershire District Council
Council Offices
Coalville
Leicestershire
LE67 3FJ

Telephone: 01530 454 635

THE INSURER

RSA
Direct Group Property Services
Direct House
4 Sidings Court
White Rose Way
Doncaster
DN4 5NU.

Telephone: 0845 671 8172

CRYSTAL INSURANCE SCHEME

Freepost SL839
Maidenhead
SL6 7XL

Telephone: 0845 601 7007

THE LOSS ADJUSTER

Direct Group
Direct Group House
Lacy Way
Lowfields Business Park
Elland
HX5 9DB

Telephone: 0845 671 8171

For your protection telephone calls will be recorded and
may be monitored.

The Crystal Insurance Scheme is a product name arranged and administered by Jardine Lloyd Thompson Tenant Risks.
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A part of the Jardine Lloyd Thompson Group. Registered Office: 6 Crutched Friars, London EC3N 2PH. Registered in England No 00338645. VAT No. 244 2321 96

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