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Helpline

Helpline services we arrange for you, the residents, your managing agents and residents association.

As a RSA customer you, the residents, your managing agents and residents association have access to our Helpline and emergency service 24 hours a day, 365 days a year.

Whenever you need help, all you need to do is phone the number below. Quote your policy number and tell us about your problem. We will do the rest.

These services are free and you can use them while you have insurance with us.

Emergency assistance 0300 068 5538 (freephone)

For your protection, telephone calls may be recorded and monitored.
About your policy

Your policy is made up of the following:

The schedule which shows which sections of the policy wording apply to you, the sums insured and the premium you will pay. It will show any special terms which apply to your policy.

The schedule includes a summary of limits which shows any special limits which apply to the cover.

You should read the schedule with its summary of limits and policy wording together.

Your policy tells you exactly what is and what is not covered, how we settle claims and other important information.

We have listed words with special meanings on pages 33 to 37.

They are printed in bold type whenever they appear in the policy.

We have set out ‘What is covered’ to the left of each page and ‘What is not covered’ to the right.

There are also some general exclusions which apply to your policy and we have listed these on pages 30 to 32.

All personal information supplied by you will be treated in confidence by the RSA Group of companies and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in data systems of the RSA Group of companies or our agents or subcontractors.

The RSA Group of companies may pass your personal information to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal information, but in all cases the Group will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.
The insurance contract

This policy is a legal contract between you and us. The contract is based on the information you gave us when you applied for the insurance.

We will provide cover for the sections of the policy shown on the schedule for the insurance period. You must pay the premium for the insurance period and keep to all the conditions which are set out on pages 28 to 29.

This policy has been issued 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 by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Guidance when making a claim

Claim Notification

Conditions that apply to the policy and in the event of a claim are set out in your policy booklet. It is important that you comply with all policy conditions and you should familiarise yourself with any requirements.

Directions for claim notification are included under claims conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in the policy booklet.

Claims conditions require you to provide us with any reasonable assistance and evidence that we require concerning the cause and value of any claim. Ideally, as part of the initial notification, you will provide:

- Your name, address, and your home and mobile telephone numbers
- Personal details necessary to confirm your identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses

This information will enable us to make an initial evaluation on policy liability and claim value. We may, however, request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item you are claiming for is beyond repair

Sometimes we may wish to meet with you to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

Preferred Suppliers

We take pride in the claims service we offer to our customers. Our philosophy is, where possible, to repair or replace lost or damaged property or vehicles and we have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where we can offer repair or replacement through a preferred supplier but, on request, we agree to pay our customer a cash settlement, then payment will normally not exceed the amount we would have paid our preferred supplier.
# Buildings section

This part of the policy sets out the cover we provide for your buildings as shown on your schedule.

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Buildings</strong></td>
<td></td>
</tr>
<tr>
<td>Damage caused by the following</td>
<td>The excess shown in your schedule</td>
</tr>
<tr>
<td>1 Fire, lightning, explosion, earthquake.</td>
<td></td>
</tr>
<tr>
<td>2 Smoke</td>
<td>Damage caused by anything which happens gradually.</td>
</tr>
<tr>
<td>3 Storm or flood</td>
<td>Damage caused by frost. Damage caused to fences, gates and hedges unless the block of flats is damaged by the same cause and at the same time.</td>
</tr>
<tr>
<td>4 Freezing water in fixed water or fixed heating systems. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system</td>
<td>Damage to the appliance or system which the water or oil escapes from, except where the damage is caused by freezing. Loss or damage caused while the block of flats has been left unoccupied for more than 45 days in a row. Damage caused by corrosion, rusting and wear and tear.</td>
</tr>
<tr>
<td>5 Riot, civil commotion, strike, labour or political disturbance.</td>
<td>Loss or damage caused by you, any of your directors, or by anyone who is staying in the buildings without your permission. Loss or damage caused while the block of flats has been left unoccupied for more than 45 days in a row.</td>
</tr>
<tr>
<td>6 Malicious people or vandals</td>
<td></td>
</tr>
<tr>
<td>What is covered</td>
<td>What is not covered</td>
</tr>
<tr>
<td>----------------------------------------------------</td>
<td>------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>7 Theft or attempted theft.</td>
<td>Loss or damage caused by you, any of your directors, residents or by anyone who is staying in the buildings with or without your permission. Loss or damage caused while the block of flats has been left unoccupied for more than 45 days in a row.</td>
</tr>
<tr>
<td>8 Subsidence or heave of the land on which the buildings stand, or of land belonging to the buildings, or landslip.</td>
<td>The subsidence, heave or landslip excess shown in your schedule.</td>
</tr>
<tr>
<td></td>
<td>Damage to patios, drives, terraces, footpaths, tennis courts, swimming pools, walls, fences, gates and hedges unless the block of flats is damaged by the same cause and at the same time.</td>
</tr>
<tr>
<td></td>
<td>Damage to solid floors, or damage caused because solid floors have moved, unless the foundations of the outside walls of the block of flats are damaged by the same cause and at the same time.</td>
</tr>
<tr>
<td></td>
<td>Damage caused by new structures bedding down or newly made-up ground settling.</td>
</tr>
<tr>
<td></td>
<td>Damage caused by the coast or a river bank being worn away.</td>
</tr>
<tr>
<td></td>
<td>Damage caused by or from the buildings being demolished, altered or repaired.</td>
</tr>
<tr>
<td></td>
<td>Damage caused by or from faulty workmanship, design or materials. Damage caused by chemicals reacting with any materials which the buildings are built from.</td>
</tr>
<tr>
<td>9 Falling trees or branches.</td>
<td>Damage caused by pets, insects or vermin.</td>
</tr>
<tr>
<td>10 Falling aerials or satellite receiving equipment, their fittings or masts.</td>
<td></td>
</tr>
<tr>
<td>11 Flying objects, vehicles, trains, animals or aircraft or anything dropped from them hitting the buildings.</td>
<td></td>
</tr>
</tbody>
</table>
What is covered

Extra Cover

12 Accidental damage to drains, pipes, cables and underground tanks used to provide services to or from the buildings which you, or any of the residents are legally responsible for.

13 Accidental breakage of glass in doors or windows, ceramic hobs if fitted, sanitary ware and solar heating panels fixed to and forming part of the building.

14 Accidental damage

What is not covered

The excess shown in your schedule.

Anything under the 'What is not covered' paragraphs of risks 1 to 11 of this section.

Damage caused while the block of flats has been left unoccupied for more than 45 days in a row.

Damage caused by anyone other than you or the residents staying in the block of flats with or without your permission.

Damage caused while the block of flats has been left unoccupied for more than 45 days in a row.

Damage caused by wear and tear, pets, insects, vermin, fungus, damp, or anything which happens gradually.

Damage caused by or from the buildings being altered or repaired.

Damage caused by or from faulty workmanship, design or materials.

Damage caused by or from movement, settlement or shrinkage of any part of the buildings or the land belonging to the buildings.

The cost of maintenance and normal redecoration.

Damage caused by chemicals reacting with any materials which the buildings are built from.
What is covered

15 Cover during sale.

If you or any of the residents sell any flat and, between the date contracts are exchanged and the date the sale is completed, it is damaged by anything under risks 1 to 13 of this section, we will provide cover for the person buying the flat when the sale has been completed.

16 Short-term accommodation costs, rent or maintenance charges.

If the buildings cannot be lived in because of damage by any of the risks 1 to 14 of this section.

Or if the buildings cannot be lived in because of damage caused to property nearby by any of the risks 1 to 14 of this section.

Or if the buildings cannot be lived in because of damage caused to property by any of the risks 1 to 14 of this section, at any:

i. generating station or sub station of a public electricity supply provider

ii. land based premises of the public gas supply or any national gas producer linked directly to them

iii. waterworks and pumping stations of a public water supply provider

iv. land based premises of any public telecommunications provider from which the buildings obtain electricity, gas, water or telecommunication services, we will pay the following.

a. The reasonable costs of similar short-term accommodation for the residents who normally live in the buildings.

b. The rent or maintenance charges you would have received but have lost including ground rent.

What is not covered

This cover does not apply if insurance on the flat has been arranged by or for the buyer.

Any costs you or the residents should pay once the buildings can be lived in again.

Any costs you agree to pay without our written permission. The most we will pay for any claim is one third of your sum insured.

In respect of buildings that cannot be lived in because of prevention or hindrance of access to the premises as a result of any premises, property or rights of way, in the immediate vicinity of the premises we will not cover:

a) loss arising from any cause within the Your control

b) loss which is the direct result of repairs or maintenance being carried out to property as a result of inherent defect or wear and tear.
What is covered

Or if the buildings cannot be lived in because of prevention or hindrance of access to the premises as a result of any premises, property or rights of way, in the immediate vicinity of the premises being

i) occupied by any person or persons carrying out or thought to be carrying out an Act of Terrorism

ii) unlawfully occupied by third parties except in the course of a dispute between any employer and employee or group of workers

iii) thought to contain or actually containing a harmful device provided that the police are immediately informed

iv) closed down or sealed off in accordance with instructions issued by the police or by any other statutory body except where the cause of such closure or sealing off is

a) the condition of the Premises or the business carried on within the Premises

b) You or any lessee’s non-compliance with a prior order of the police or any statutory body

c) action taken as a result of drought or diseases or other hazards to health

The most we will pay in respect of this cover is 10% of the Short Term Accommodation costs or £100,000 whichever is the lesser amount

17 Legal fees which you have to pay to repossess the buildings if squatters are living in it.

The most we will pay in any one insurance period is £10,000.

18 Metered water and oil.

a. Loss of metered water in the buildings following accidental damage.

b. The cost of oil lost from the domestic heating installation following accidental damage to any part of the domestic heating installation.

What is not covered

Any fees you agree to pay without our written permission.

Loss or damage caused while the block of flats has been left unoccupied for more than 45 days in a row.

The most we will pay for any one claim is £25,000.
What is covered

19 Trace and access.
   We will pay the costs and expenses you pay with our written permission to find the source of any damage caused by the escape of water from a fixed water or heating system and then to repair the buildings.

20 Accidental loss or damage to satellite receiving equipment, aerials and their fittings or masts which are permanently fixed to the outside of the buildings.

21 Damage to gardens caused by the emergency services.

22 Locks and keys.
   If you or the residents lose the keys to the inside or outside doors of the buildings or to safes or alarms in the buildings or they are stolen, or there is accidental damage to the locks of the outside doors, safes or alarms, we will either pay the cost of:
   • changing parts of the locks; or
   • replacing the locks if we choose.

23 Removal of nests.
   We will pay the cost of removing any wasps or bees nests from the buildings.

24 Tree felling and lopping.
   We will pay the cost of removing or lopping any trees which are an immediate threat to the safety of life or property.

What is not covered

The most we will pay in any one insurance period is £25,000.

The most we will pay for any one claim is £25,000.

The most we will pay for any one claim is £2,500.

The cost of removing any nests already in the buildings before your cover starts.

The most we will pay is

a) £500 any one claim claim and
b) £5,000 any one insurance period

Any costs you have to pay solely to comply with Preservation Order.

The most we will pay is

a) £500 any one claim claim and
b) £5,000 any one insurance period
What is covered

25 Money
   a. Loss of money belonging to you or which you are responsible for while at the building.
   b. Loss of money belonging to you or which you are responsible for while it is being transported.

26 Concern for welfare
   We will pay for damage caused by the police or persons acting under their control in gaining access to the buildings as a result of their concern for the welfare of an occupier of the building.

27 Fly Tipping
   We will pay the reasonable costs of clearing and removing any property illegally deposited in or around any buildings.

28 Deeds and Documents
   The cost of replacing deeds, bonds, securities or similar private documents if they are lost or damaged by any of risks 1 to 11 of the Buildings section, while in your buildings or kept with your mortgage lender, bank or solicitor.

   Definition of Securities: Any document or certificate which is proof of money owed to you or your family.

What is not covered

Any loss arising from fraud or dishonesty by you, your directors, employees or any resident.

Any shortage due to mistakes or neglect.

Any loss in value of money.

Any loss occurring while the block of flats has been left unoccupied for more than 45 days in a row.

The most we will pay for any one claim is £1,000.

We will not be liable for costs incurred following damage caused by the police in the course of criminal investigations.

The most we will pay any one claim is £20,000.

The most we will pay for any one claim is £500.

Any document or certificate which is proof of money owed to you or your family.

The most we will pay for any one claim is £500.
Your legal responsibilities to the public

This section covers you and, provided they are not entitled to payment from any other source, the residents, the managing agents, the residents association and if you ask, your directors and employees as though we had covered each one separately. They must follow the terms of the policy as far as they can apply.

What is covered

1. **Your** legal responsibility to pay damages and/or costs to others which are the result of accidental death, disease, illness or injury to anyone or accidental damage to property caused during any insurance period. The event must happen:
   a. - in or about the **buildings**;
   - elsewhere within the British Isles (for matters relating to the **business**); or
   - elsewhere in the world (for commercial visits by you, any of your directors and any non-manual employee who normally lives within the British Isles) in connection with the **business**.
   b. **We** will pay up to the limit shown in your **schedule** for this cover for any single event that happens during any insurance period and is caused by you having owned any building in the past which arises because of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) order 1975.

   **We** will only pay if:
   - at the time of the event, you no longer have a legal title or any other interest in that building; and
   - there is no other insurance which covers your legal responsibility.

   If this cover no longer applies to you as owner of the **buildings**, as a result of selling the **buildings**, you will be insured for up to seven years under the terms of paragraph 1b.

   Damage to property belonging to or held in trust by you or your employees. Injury or damage arising out of any business other than the **business** described in the **schedule**.

   Injury or damage arising out of owning, possessing or using motorised vehicles, caravans, aircraft, hovercraft or boats. Injury to any of your employees arising out of and in the course of your **business**.

   Any legal responsibility of any director or employee which this policy would not have covered if the claim had been made against you.

   Any legal responsibility of any resident as occupier (not as owner) of the flat in which they are residing.

What is not covered

Any legal responsibility you have under an agreement which you would not have if the agreement did not exist.

Any liability arising from owning land not forming part of the **buildings**.

**We** will not pay for liability directly or indirectly:

i) for mental injury or fear of suffering bodily injury death disease or illness arising out of actual or suspected exposure to Asbestos Asbestos Dust or Asbestos Containing Materials

ii) for the costs of management (including those of any persons under any statutory duty to manage) removal repair alteration recall replacement or reinstatement of any property or part thereof arising out of the presence of Asbestos Asbestos Dust or Asbestos Containing Materials
What is covered

What is not covered

For the costs of remedying

(i) any defect or alleged defect

(ii) the presence of Asbestos Dust or Asbestos Containing Materials in premises disposed of by You

The limit of payment for all damages and claimant costs resulting from any single event during any insurance period is the amount shown on your schedule.

We may pay you the limit shown in your schedule (after taking off any sums we have already paid) or any lesser amount which will cover the claim. We will then have no further liability in connection with the claim.

We will also pay defence costs and other expenses you pay with our written permission.

What is covered

2. We will pay costs and other expenses you and, (if you ask) any director or employee, have to pay with our written permission to defend any criminal proceedings brought, or in an appeal against conviction arising from any proceedings, in relation to breaking the Health and Safety at Work Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978. However the proceedings must relate to:

i. the health, safety and welfare of any person other than an employee, and

ii. an offence alleged to have been committed in or about the buildings during the insurance period and in connection with the business.

What is not covered

Proceedings which result from any deliberate act or neglect. Costs or expenses for which cover is provided by any other insurance.

We will be liable for

- the payment of fines or penalties
- any costs or expenses incurred arising out of or in connection with criminal proceedings relating in any way to Asbestos Dust or Asbestos Containing Materials

The most we will pay for any one claim is the limit shown on your schedule.
Buildings section – Claims settlement

Buildings

How we settle claims
As long as the damage is covered under your policy, we will pay the cost of repairing or replacing the damaged parts of the buildings, including fees and other costs. If the damaged parts are no longer available in their original form, we will replace them with parts of a similar quality. If the buildings have not been kept in a good state of repair, we will pay the cost of repairing or replacing the damaged parts of the buildings, but we will take off an amount for wear and tear.

If repairs or replacement are not carried out
If you do not repair or replace the buildings, we will pay the reduction in market value of the buildings caused by the damage. We will not pay more than it would have cost to repair the damage if the repair work had been done straight away.

Building regulations, local authority or legal conditions
We will not pay the cost of meeting building regulations, local authority or legal conditions if you knew that you needed to meet any regulations or conditions and a notice was served on you before the damage happened. We will not pay the cost of meeting any regulations or conditions if they apply to any undamaged parts of the buildings.

We will not pay if the value of your buildings is reduced because you have repaired or replaced the buildings.

Excess
We will take off the excess from the amount we pay you to settle your claim.

What we will pay
The most we will pay for any one claim under risks 1 to 15 including fees and other costs, is the buildings sum insured shown on your schedule.

The sum insured on buildings will not be reduced after a claim is paid.

If your sum insured is too low
If at the time of any loss or damage the sum insured on buildings is less than full rebuilding cost, we will only pay for part of the loss or damage. For example, if your sum insured only covers 80% of the cost of rebuilding, we will only pay 80% of your claim.

Inflation protection – index linking
We will change the buildings sum insured each month using the House Rebuilding Cost Index or another similar index.

Index linking will continue while the buildings are repaired or replaced as long as the sum insured, at the time of any damage, covers the full rebuilding cost and you make sure any work is carried out as quickly as possible.

If the sum insured increases because of index linking, we will not make any extra charges until you renew the policy.

The new premium will be based on the new sums insured shown on your schedule.
Contents section

This part of the policy sets out the cover we provide for the contents belonging to you or that you are legally responsible for anywhere in the block of flats.

What is covered

Loss or damage caused by the following:

1. Fire, lightning, explosion, earthquake.

2. Smoke

3. Storm or flood.

4. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.

5. Riot, civil commotion, strike, labour or political disturbance.

6. Malicious people or vandals.

What is not covered

The excess shown in your schedule.

Loss or damage caused by anything which happens gradually.

Damage to the appliance or system which the water or oil escapes from.

Loss or damage caused while the block of flats has been left unoccupied for more than 45 days in a row.

Loss or damage caused by you, any of your directors or employees, residents or by anyone who is staying in the buildings with or without your permission.

Loss or damage caused while the block of flats has been left unoccupied for more than 45 days in a row.
What is covered

7 Theft or attempted theft.

8 Subsidence or heave of the land on which the buildings stand, or land belonging to the buildings, or landslip.

What is not covered

Loss by deception unless the deception was someone tricking their way into the buildings. Loss or damage caused by you, any of your directors, employees, residents or by anyone who is staying in the buildings, with or without your permission.

Loss or damage caused while the block of flats has been left unoccupied for more than 45 days in a row.

Loss or damage that happens in any part of the block of flats that is used for business purposes other than the business described in the schedule.

Loss or damage caused by new structures bedding down or newly made-up ground settling.

Loss or damage caused because solid floors have moved unless the foundations of the outside walls of the block of flats are damaged by the same cause and at the same time.

Loss or damage caused by the coast or a river bank being worn away.

Loss or damage caused by or from the buildings being demolished, altered or repaired.

Loss or damage caused by or from faulty workmanship, design or materials.

Loss or damage caused by chemicals reacting with any materials which the buildings are built from.

9 Falling trees or branches.

10 Failing aerials or satellite receiving equipment, their fittings or masts.

11 Flying objects, vehicles, trains, animals or aircraft or anything dropped from them hitting the buildings or your contents.

Loss or damage caused by pets, insects or vermin.
### What is covered

#### Extra Cover

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>Your contents temporarily away from the block of flats.</td>
</tr>
</tbody>
</table>

- Loss or damage caused by any of the risks 1 to 11 of this section while they are temporarily:
  - in a bank, safe deposit or occupied private house or in any other building where you are living within the **British Isles**, or
  - elsewhere in the **British Isles**.

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>13</td>
<td>Loss or damage to your contents in the garden by any of the risks 1 to 11 and 17</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>14</td>
<td>Loss or damage to your gardening equipment and furniture in any outbuilding by any of the risks 1 to 11 and 17</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>Accidental damage to televisions, videos, audio and computer equipment (and their aerials) in the <strong>buildings</strong>.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td>Accidental breakage of mirrors, plate glass tops to furniture, ceramic hobs and fixed glass in furniture in the <strong>buildings</strong>.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>Accidental damage. We provide cover under this paragraph as well as cover under <strong>Contents</strong> – risks 1 to 16</td>
</tr>
</tbody>
</table>

### What is not covered

#### Extra Cover

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>Loss or damage caused by theft or attempted theft unless force and violence is used to get into or out of a building.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>13</td>
<td>Loss or damage caused by storm, flood or frost.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>14</td>
<td>The most <strong>we</strong> will pay for any one claim is £2,500.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>Damage caused by wear and tear, damp, damage from cleaning or repairing, restoration, mechanical or electrical breakdown, or anything which happens gradually.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td>Damage caused by anyone other than <strong>you</strong> or the <strong>residents</strong> staying in the <strong>block of flats</strong>, with or without your permission.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>Damage caused by wear and tear, pets, damp, vermin, fungus, damage from cleaning or repairing, restoration, mechanical or electrical breakdown, or anything which happens gradually.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>18</td>
<td>Loss or damage while the <strong>block of flats</strong> has been left <strong>unoccupied</strong> for more than 45 days in a row.</td>
</tr>
</tbody>
</table>
Contents section – Claims settlement

How we settle claims
If an item can be economically repaired, we will pay the cost of repair. Otherwise, we will replace it with a new item if we choose, or we will pay the replacement cost of a new item.

The most we will pay
The most we will pay for any one claim for contents is £25,000.

Excess
We will take off the excess from the amount we pay you to settle your claim.

The sum insured on contents will not be reduced after a claim is paid.

Inflation protection – index linking
We will change the sums insured for contents shown on your schedule each month, using the Retail Price Index or another similar index.

If the sum insured increases because of index-linking, we will not make any extra charges until you renew the policy.

The new premium will be based on the new sums insured shown on your schedule.

If your sum insured is too low
If, when the loss or damage happens, the sum insured on your schedule 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 only covers 80% of the cost of replacing the contents, we will only pay 80% of your claim.
Your legal responsibilities to employees

This section covers you and, provided they are not entitled to payment from any other source, the residents, the managing agents, the residents association and if you ask your directors and employees as though we had covered each one separately. They must follow the terms of the policy as far as they can apply.

What is covered

1. Your legal responsibility to pay damages and/or costs to employees which are the result of accidental death, disease, illness or injury to any employee or damage to their property caused during any insurance period. The event must happen:
   a. within the British Isles or
   b. elsewhere in the world (for commercial visits by you, any of your directors and any non-manual employee who normally lives within the British Isles). The event must arise in connection with the business.

What is not covered

- Any legal responsibility of any director or employee for which you would not have been entitled to a payment if the claim had been made against you.
- Any legal responsibility you have under an agreement which you would not have if the agreement did not exist.

The most We will pay

Our liability for injury and costs and expenses payable in respect of any one Event will not exceed the Limit of Liability shown in Your Schedule.

For the purposes of the Limit of Indemnity applying to Terrorism (as shown in the Schedule), Terrorism means acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty’s government in the United Kingdom or any other government de jure or de facto.

The cover we provide in this section meets the conditions relating to compulsory insurance law for employees within the British Isles. You must repay all amounts we have paid which we would not have had to pay if the compulsory insurance laws did not exist.

What is covered

1. We will pay costs and other expenses you or any employee (if you ask) have to pay with our written permission to defend any criminal proceedings brought, or in an appeal against conviction arising from any proceedings, in relation to breaking the Health and Safety at Work Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978. However the proceedings must relate to:
   i. the health, safety and welfare of an employee; and
   ii. an offence alleged to have been committed in or about the buildings during the insurance period and in the course of the business.

What is not covered

- Proceedings which result from any deliberate act or neglect.
- Fines or penalties of any kind.
- Costs or expenses for which cover is provided by any other insurance.
- Any costs or expenses incurred arising out of or in connection with criminal proceedings relating in any way to Asbestos, Asbestos Dust or Asbestos Containing Materials.

The most we will pay for any one claim is the limit shown on your schedule.
Terrorism Insurance

THIS INSURANCE DOES NOT APPLY IF SHOWN AAS NOT INCLUDED IN THE SCHEDULE

What is covered

Notwithstanding any provisions to the contrary within this Policy the cover in respect of all items insured by the Buildings Section and Contents Section are extended to include Terrorism Insurance as specified below.

This Policy includes Damage or loss resulting from Damage to the Property and consequential loss resulting therefrom insofar and to the extent that it is insured by this Policy in the Territory stated below caused by or resulting from an Act of Terrorism (as defined below)

provided always that Terrorism Insurance is

A) subject to the excluded causes detailed under ‘What is not covered’

B) not subject to any other excluded causes stated in this Policy

provided also that Our liability in any one Period of Insurance shall not exceed

A) in the whole the total sum insured

B) in respect of any item its sum insured or any other stated Limit of Liability specified in the Schedule or elsewhere in the Policy

whichever is the lower subject always to the Limit of Liability in respect of the Territory stated below after the application of all the provisions of the insurance including Your Contribution.

What is not covered

1. 
   Riot, Civil Commotion, War and Allied Risks
   Any loss whatsoever or any consequential loss directly or indirectly occasioned by or happening through or in consequence of riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

2. 
   Electronic Risks
   Any loss whatsoever directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from:
   A) Damage to or the destruction of any Computer System or
   B) any alteration, modification, distortion, erasure or corruption of Data

in each case whether Your property or not where such loss is directly or indirectly caused by contributed to by or arising from or occasioned by or resulting from Virus or Similar Mechanism or Hacking or Phishing or Denial of Service Attack.
<table>
<thead>
<tr>
<th>Territory</th>
<th>Limit of Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Great Britain</td>
<td>As otherwise specified in this Policy</td>
</tr>
<tr>
<td>2 Elsewhere in the world</td>
<td>Not insured</td>
</tr>
</tbody>
</table>

### What is not covered

3 **Nuclear Installation or Nuclear Reactor**

Any loss whatsoever or any consequential loss resulting or arising from Damage to any Nuclear Installation or Nuclear Reactor and all fixtures and fittings situated thereon and attached thereto and all pipes, wires, cables, drains or other conduits or service media of any description which are affixed or connected to or in any way serve such Nuclear Installation or Nuclear Reactor.

4 **Nuclear Risks and Chemical, Biological and Radiological Contamination**

In respect of Residential Property insured in the name of a Private Individual

any loss whatsoever or any expenditure resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from

A) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

B) ionising radiation or contamination by radioactivity or from the combustion of any radioactive material

C) chemical and/or biological and/or radiological irritants, contaminants or pollutants.
Terrorism Insurance – Special Conditions

1  In any action, suit or other proceedings where We allege that any Damage or loss resulting from Damage is not covered by this Policy the burden of proving that such Damage or loss is covered shall be upon You.

2  Any terms in this Policy which provide for adjustments of premium based upon declarations on expiry or during the Period of Insurance do not apply to Terrorism Insurance.

3  If this Policy is subject to any Long Term Agreement/Undertaking it does not apply to Terrorism Insurance.

All the terms, definitions, provisions, conditions and extensions of the Policy apply except insofar as they are hereby expressly varied.

Special Provision

‘Cyber Terrorism’
This Special Provision applies only to Property situated within Great Britain only.

What Is Not Covered 2A) and 2B) above shall not apply to any Covered Loss provided that such Covered Loss:

i) results directly (or, solely as regards ii) C) below, indirectly) from fire, explosion, flood, escape of water from any tank, apparatus or pipe (including any sprinkler system), impact of aircraft or any aerial devices or articles dropped from them, impact of any sea-going or water-going vessel or of any vehicle whatsoever or of any goods or cargo carried in or on such vessel or vehicle, destruction of, damage to or movement of buildings or structures, plant or machinery other than any Computer System and

ii) comprises;

A) the cost of reinstatement, replacement or repair in respect of damage to or destruction of Property insured by You or

B) the amount of business interruption loss suffered directly by You by way of loss of or reduction in profits, revenue or turnover or increased cost of working as a direct result of either;

i) damage to or destruction of Property insured by You or

ii) as a direct result of denial, prevention or hindrance of access to or use of the Property insured by You by reason of an Act of Terrorism causing damage to other Property within one mile of the Property insured by the You to which access is affected;

or

C) the amount of loss caused by the cancellation, abandonment, postponement, interruption, curtailment or relocation of an event as a result of damage to or destruction of Property and any additional costs or charges reasonably and necessarily paid by You to avoid or diminish such loss and

iii) is not proximately caused by an Act of Terrorism in relation to which the relevant organisation or any persons acting on behalf of or in connection with that organisation are controlled by, acting on behalf of or part of any de jure or de facto government of any nation, country or state.

The meaning of Property (as defined below) for the purposes of this Special Provision shall additionally exclude:

A) any Money (as defined within this Policy), currency, electronic cryptographic or virtual currency including Bitcoin or anything similar, negotiable or non-negotiable instruments, financial securities or any other financial instrument or any sort whatever; and

B) any Data.

Notwithstanding the exclusion of Data from Property, to the extent that Damage to or destruction of Property within the meaning of ii) within this Special Provision, indirectly results from any alteration, modification, distortion, erasure or corruption of Data, because the occurrence of one or more of the matters referred to in i) within this Special Provision results directly or indirectly from any alteration, modification, distortion, erasure or corruption of Data, that shall not prevent cost directly resulting from Damage to or destruction of such Property from being recoverable under this Special Provision.

In no other circumstances than the previous paragraph, however, will any loss or losses directly or indirectly caused by, contributed to by or arising from or occasioned by or resulting from any alteration, modification, distortion, erasure or corruption of Data be recoverable under this Terrorism Insurance.
## Words with special meanings – Terrorism Insurance

<table>
<thead>
<tr>
<th>Word</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Act of Terrorism</td>
<td>means acts of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty’s government in the United Kingdom or any other government de jure or de facto.</td>
</tr>
<tr>
<td>Computer Systems</td>
<td>means a computer or other equipment or component or system or item which processes stores transmits or receives Data</td>
</tr>
<tr>
<td>Covered Loss</td>
<td>means all losses arising under this Policy as a result of Damage to or the destruction of Property in the Territory, the proximate cause of which is an Act of Terrorism</td>
</tr>
<tr>
<td>Damage</td>
<td>Accidental loss, destruction or damage.</td>
</tr>
<tr>
<td>Data</td>
<td>means data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatsoever</td>
</tr>
<tr>
<td>Denial of Service Attack</td>
<td>Any actions or instructions constructed or generated with the ability to damage interfere with or otherwise affect the availability of networks or network services or network connectivity or Computer Systems.</td>
</tr>
<tr>
<td></td>
<td>The Definition of Denial of Service Attack includes but is not limited to the generation of excess traffic into network addresses and the exploitation of system or network weaknesses and the generation of excess or non-genuine traffic between and amongst networks and the procurement of such actions or instructions by other Computer Systems.</td>
</tr>
<tr>
<td>Word</td>
<td>Meaning</td>
</tr>
<tr>
<td>--------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Great Britain</td>
<td>means England, Wales and Scotland but not the territorial seas adjacent to (as defined by the Territorial Sea Act 1987).</td>
</tr>
<tr>
<td>Hacking</td>
<td>Unauthorised access to any Computer System, whether Your property or not.</td>
</tr>
<tr>
<td>Limit of Liability</td>
<td>The maximum amount payable by Us in respect of the cover provided as shown in the Schedule or Policy wording.</td>
</tr>
</tbody>
</table>
| Nuclear Installation | Any installation of such class or description as may be prescribed by regulations made by the relevant Secretary of State from time to time by statutory instrument being an installation designed or adapted for  
1 the production or use of atomic energy  
2 the carrying out of any process which is preparatory or ancillary to the production or use of atomic energy and which involves or is capable of causing the emission of ionising radiations or  
3 the storage processing or disposal of nuclear fuel or of bulk quantities or other radioactive matter being matter which has been produced or irradiated in the course of the production or use of nuclear fuel. |
| Nuclear Reactor    | Any plant (including any machinery equipment or appliance whether affixed to land or not) designed or adapted for the production of atomic energy by a fission process in which a controlled chain reaction can be maintained without an additional source of neutrons. |
| Period of Insurance | The period beginning with the “From” date and ending with the “To” date shown in the Schedule and any other period for which We accept Your Premium.                                                          |
| Phishing           | Any access or attempted access to Data made by means of misrepresentation or deception.                                                                                                                 |
| Policy             | The policy wording (along with the Schedule and Statement of Fact) which forms part of the legal contract between You and Us.                                                                                |
| Premises           | The address as shown in the Schedule.                                                                                                                                                                   |
### Word
### Meaning

#### Private Individual

Any person other than

1. a Trustee or body of Trustees where insurance is arranged under the terms of a trust
2. a person who owns Residential Property for the purpose of their business as a sole trader.

This definition only applies to Property held in trust or as part of a sole trader’s business and not their private residence(s).

The Definition of Private Individual includes two or more persons where insurance is arranged in their several names and/or Your title includes the name of a bank or building society or other financial institution for the purpose of noting their interest in the property insured.

#### Property

Property Insured (as defined elsewhere in this Policy) and any other property whatsoever, but excluding:

A) any land or building which is occupied as a private residence or any part thereof which is so occupied unless;
   i) insured under the same contract of insurance as the remainder of the building which is not a private residence or
   ii) not insured in the name of an individual

B) any Nuclear Installation or Nuclear Reactor and all fixtures and fittings situated thereon and attached thereto and all pipes, wires, cables, drains or other conduits or service media of any description which are affixed or connected to or in any way serve such Nuclear Installation or Nuclear Reactor.

#### Residential Property/Properties

Houses and blocks of flats and other dwellings (including household contents and personal effects of every description).

#### Schedule

The document providing details of the various insurances which are included in Your Policy together with the levels of cover applying under each.
**Word**

**Virus or Similar Mechanism**

**Meaning**

Any program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used, to damage, interfere with, adversely affect, infiltrate or monitor computer programs, **Computer Systems, Data** or operations, whether involving self-replication or not.

The definition of **Virus or Similar Mechanism** includes but is not limited to trojan horses, worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to damage, interfere with, adversely affect, infiltrate or monitor as above.
Claim conditions

These are the conditions you will need to keep to as your part of the contract.

If anything happens which might lead to a claim, what you must do depends on what has happened. The sooner you tell us, the better. In some cases, there are other people you should contact first.

What to do

If someone is holding you responsible for an injury or damage, nobody must admit they were responsible. Tell us immediately upon discovery and give us full details in writing as soon as you can. If you receive any writ, summons or other legal document, send it to us straight away without answering it.

If you are a victim of theft, riot or vandalism, tell the police within 24 hours from discovering the loss or damage and ask for an incident number. Then tell us as soon as you can.

For any other claims, tell us as soon as possible.

Rights and responsibilities

We have the right, at our expense and in your name to:

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

You must provide us, at your own expense, with any information and assistance we may reasonably require about any claim. You must help us to take legal action against anyone or help us defend any legal action if we ask you to.

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.
Policy conditions

These are the conditions of the insurance you and your family will need to meet as your part of this contract. There are other conditions of insurance applicable to the Legal Expenses section on page 41. If you do not, a claim may be rejected or payment could be reduced. In some circumstances your policy might be invalid.

Taking care

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

Changes in your circumstances

When you arranged your insurance you told us certain material facts.

You must tell us straight away about any of the following:

- If there is a change in tenure from leasehold to rented and/or sublet.
- If more than 20% of the total number of flats are unoccupied for more than 45 days in a row.
- If the building is not in a good state of repair.
- Work on the building other than routine maintenance or decoration.
- Any change in the sum insured.

If you do not tell us about changes or give us incorrect information, the wrong terms may be quoted, we will be entitled to reject payment of a claim or a payment could be reduced.

Transferring your interest in the policy

You cannot transfer your interest in the policy to anyone else unless you get our written permission.

Cancelling the policy

You may cancel this policy by giving us 14 days’ written notice as long as this does not break any long-term undertaking. If you cancel the policy, we will refund part of the premium for the rest of the current insurance period. We will only do this if you have not claimed during the insurance period.

We can cancel this policy by giving you at least 14 days notice at your last known address. This will not affect your right to make a claim for any event that happened before the cancellation date. If we cancel the policy we will refund premiums already paid for the remainder of the current insurance period.

Cancelling the monthly premium instalment agreement

Your policy has a normal insurance period of twelve months so your legal contract with us is for this period. We may have agreed to you paying your premium in monthly instalments.

If you miss a monthly premium, we will send you a notice asking you to pay the premium you have missed. If you do not pay the premiums you have missed by the date given in the notice, we will cancel all the cover under your policy.

If you want to cancel the agreement but not your policy, you must write to us at the address given on your schedule. We will then send you a reply telling you how much you will have to pay for the rest of the insurance period. If this amount is not paid by the date given in our reply to you, then we will cancel all cover under your policy.

If you want to cancel the monthly premium instalment agreement, you should also tell your bank, building society or Girobank to cancel your direct debit arrangement.
Fraud

If any claim is fraudulent, or if you or anyone acting for you is dishonest in claiming any benefit under your policy, you will lose all benefits under your policy.

Law Applicable

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both parties may choose the law which applies to this contract, to the extent permitted by those laws. Unless the parties agree otherwise in writing, 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 are based, or, if based in the Channel Islands or the Isle of Man, the law of whichever of those two places in which you are based. The parties have agreed that any legal proceedings between them in connection with this contract will only take place in the courts of the part of the United Kingdom in which you are based, or, if you are based in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which you are based.

Sanctions

We shall not provide coverage or be liable to provide any indemnity or payment or other benefit under this policy if and to the extent that doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the policy period you or us may cancel that part of this policy which is prohibited or restricted with immediate effect by giving written notice to the other [at their last known registered address].
Policy exclusions

These are the exclusions which apply to all the sections of your policy.

We will not pay for:

Radioactive Contamination and War Risks

Any loss or damage to property, legal liability, expense, any other loss or bodily injury directly or indirectly caused by or arising from or contributed to by

a  ionising 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 nuclear component of it

c  war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power

Sonic bangs

Any loss or damage by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.

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 insurance period.

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

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.

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 item can still be used and the loss or damage only affects one part of the set.

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 you or the residents.

Terrorism

We will not pay for any loss or damage occasioned by or happening through or in consequence directly or indirectly of

A)  Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss and

B)  in Northern Ireland

1)  riot or civil commotion

2)  strikers, locked-out workers or persons taking part in labour disturbances or malicious persons but this shall not apply to any loss or damage by fire or explosion.
This insurance also excludes damage or loss resulting from damage or loss directly or indirectly caused by resulting from or in connection with any action aimed at controlling, preventing, suppressing or in any way relating to an act of Terrorism.

In Great Britain and Northern Ireland, Terrorism means acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty’s government in the United Kingdom or any other government de jure or de facto.

In so far that the insurance by this policy is extended to include any situation elsewhere than in Great Britain and Northern Ireland Terrorism means any act including but not limited to the use of force or violence or the threat of any person or group of persons whether acting alone or on behalf of or in connection with any organisation or government committed for political, religious, ideological or similar purposes including the intention to

A) influence any government or any international governmental organisation or

B) put the public or any section of the public in fear.

In any action, suit or other proceedings where We allege that by reason of this exclusion any loss or damage or loss resulting from loss or damage is not covered by this policy the burden of proving that such loss or damage is covered shall be upon You.

**Electronic Risk**

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

A) by loss or damage to Data which shall include but shall not be limited to

i) loss or damage to or corruption of Data whether in whole or in part

ii) unauthorised appropriation of use of access to or modification of Data

iii) unauthorised transmission of Data to any third parties

iv) loss or damage arising out of any misinterpretation use or misuse of Data

v) loss or damage arising out of any operator error in respect of Data.

B) by loss or damage to the property insured arising directly or indirectly from

i) the transmission or impact of any Virus

ii) unauthorised access to a System

iii) interruption of or interference with electronic means of communication used in the conduct of Your Business including but not limited to any diminution in the performance of any website or electronic means of communication

iv) Failure of a System

v) anything described in A above

but in respect of B), Bii), Biii) and Biv) this shall not exclude subsequent loss or damage which itself results from any of the Covers insured provided that such loss or damage does not arise by reason of any malicious act or omission.

**Definitions**

Data shall mean information represented or stored electronically including but not limited to code or series of instructions operating systems software programs and firmware

Failure of a System shall mean the complete or partial failure or inability whether in terms of availability functionality including performance or otherwise of a System whether or not owned by You to operate at any time as desired as specified or as required in the circumstances of the Business

Microchip shall mean a unit of packaged computer circuitry manufactured in small scale and made for program logic including computer memory purposes and expressly includes integrated circuits and microcontrollers
**System** shall include computers other computing and electronic equipment linked to a computer hardware electronic data processing equipment **Microchips** and anything which relies on a **Microchip** for any part of its operation and includes for the avoidance of doubt any computer installation.

**Virus** shall mean programming code designed to achieve an unexpected unauthorised undesirable effect or operation when loaded onto a **System** transmitted between **Systems** by transfer between computer systems via networks extranets and internet or electronic mail or attachments thereto or via floppy diskettes or CD-ROMs or otherwise and whether involving self replication or not.

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

**Water Table Level**
Damage attributable solely to change in the Water Table Level

**Any Other Loss**
Any other loss of any kind or description incurred by **You**
# Words with special meanings

Any word defined below will have the same meaning wherever it is shown in your policy in bold print.

<table>
<thead>
<tr>
<th>Word</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental damage</td>
<td>Visible damage which has not been caused on purpose.</td>
</tr>
<tr>
<td>Asbestos</td>
<td>Crocidolite amosite chrysotile fibrous actinolite fibrous anthophylite or fibrous tremolite or any mixture containing any of those minerals</td>
</tr>
<tr>
<td>Asbestos Dust</td>
<td>Fibres or particles of Asbestos</td>
</tr>
<tr>
<td>Asbestos Containing Materials</td>
<td>Any material containing Asbestos or Asbestos Dust</td>
</tr>
<tr>
<td>Block of flats</td>
<td>The block of flats or private dwelling house at the address shown on your schedule</td>
</tr>
<tr>
<td>British Isles</td>
<td>England, Scotland, Wales, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel islands.</td>
</tr>
<tr>
<td>Buildings</td>
<td>The buildings being flat, apartment, block of flats or private dwelling house at the address shown on the schedule. Its garages, greenhouses and outbuildings, statues and fountains cemented into the ground, patios, terraces, footpaths, lampposts, drives, swimming pools, tennis courts, walls, fences, gates and hedges, fixtures and fittings, closed circuit security TV systems, security equipment and external lighting.</td>
</tr>
<tr>
<td>Business</td>
<td>The business as described in the schedule.</td>
</tr>
</tbody>
</table>
Word | Meaning
--- | ---
**Contents** | Furniture, furnishings, carpets and all other property within the **block of flats** which belong to **you** or which **you** are legally responsible for. It does not include the following.

- **Motorised vehicles**, caravans, trailers.
- Aircraft, hovercraft, jetskis or boats or parts or accessories for any of them.
- Landlord’s fixtures and fittings.
- Animals.
- Swimming pool covers.
- Jewellery, articles of precious metal or furs.
- Clothing, personal belongings, **money**, stamp, coin and other collections, certificates, cheques, securities or documents of any kind.
- External television satellite receiving equipment.
- Pedal cycles.
- Any items for which special insurance cover has been arranged by **you**.

**Computer viruses** | Any program or software which prevents any operating system, computer program or software working properly or working at all.

**Contents in the garden** | **Contents** in the open on land belonging to the **buildings**.

**Data** | Information represented or stored electronically including but not limited to code or series of instructions operating systems software programs and firmware.

**Emergency repairs** | Any necessary temporary or permanent work to protect your **buildings** or your **contents** following a sudden or unexpected event which creates the risk of damage or a possible risk to the health of the **residents** or any other person.
<table>
<thead>
<tr>
<th>Word</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>Any:</td>
</tr>
<tr>
<td></td>
<td>a. person under a contract of service or apprenticeship with you;</td>
</tr>
<tr>
<td></td>
<td>b. a labour master and people supplied by him or her;</td>
</tr>
<tr>
<td></td>
<td>c. person employed by labour-only sub-contractors;</td>
</tr>
<tr>
<td></td>
<td>d. self-employed person;</td>
</tr>
<tr>
<td></td>
<td>e. person hired from any public authority, company, firm or individual; or</td>
</tr>
<tr>
<td></td>
<td>f. voluntary workers;</td>
</tr>
<tr>
<td></td>
<td>while working for you in connection with the business.</td>
</tr>
<tr>
<td>Endorsement</td>
<td>A change we make in writing to the policy.</td>
</tr>
<tr>
<td>Excess</td>
<td>The first part of any claim which you must pay.</td>
</tr>
<tr>
<td>Family</td>
<td>The husband, wife and any child, sister, brother and parent of any resident who permanently lives in the same flat.</td>
</tr>
<tr>
<td>Fees and other costs</td>
<td>Architects’, surveyors’ and legal fees, the cost of demolition, shoring up, propping up and taking away any damaged parts of the buildings, which you have to pay to repair or replace the buildings.</td>
</tr>
<tr>
<td></td>
<td>Fees and other costs does not include:</td>
</tr>
<tr>
<td></td>
<td>• those which you have to pay to make a claim; and</td>
</tr>
<tr>
<td></td>
<td>• those which you agree to pay without our permission.</td>
</tr>
<tr>
<td>Flat</td>
<td>A self contained unit of the residential accommodation forming part of the block of flats.</td>
</tr>
</tbody>
</table>
Word | Meaning
--- | ---
Full rebuilding cost | The cost of rebuilding all the buildings in the same way, size, style and appearance as when they were new. This includes fees and other costs and the cost of meeting local authority and other legal requirements.
Insurace period | The period starting and ending on the dates shown on your schedule. It also includes any further period which you pay for, and for which we accept your premium.
Money | Current bank notes and coins, cheques, electronic cash pre-payment cards, trading stamps, stamps which are not part of a stamp collection, savings certificates, traveller’s cheques, postal and money orders, premium bonds, luncheon vouchers, phone cards, season travel tickets and gift tokens. Money does not include the following:
  - Credit cards.
  - Debit cards.
  - Premium bonds.
  - Securities.
  - Promotional vouchers, Air Miles vouchers, store points, lottery tickets, scratch cards and raffle tickets.
Motorised vehicle | Any motorised vehicle which is licensed to use on a road or which has to be insured under any laws governing how motor vehicles are used. This does not include pedestrian-controlled gardening equipment; and pedestrian-controlled vehicles used in or about the building.
Our, us, we | Royal & Sun Alliance Insurance plc.
Property Data | Material property but shall not include
Resident | Any person authorised under the terms of the lease who lives in the block of flats and any member of their family.
<table>
<thead>
<tr>
<th>Word</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Schedule</td>
<td>New policy, endorsement, renewal or review notice.</td>
</tr>
<tr>
<td>Summary of limits</td>
<td>A list of the limits which apply to the policy.</td>
</tr>
<tr>
<td>Unoccupied</td>
<td>When the block of flats is not lived in by you, the residents or by anyone who has your permission.</td>
</tr>
<tr>
<td>You, your</td>
<td>The policyholder on your schedule.</td>
</tr>
</tbody>
</table>
Complaints procedure

We aim to provide You with a first class service. If We have not delivered the service that You expect or You are concerned with the service provided, We would like the opportunity to put things right.

Our complaints process

Initially please raise Your concerns with Your usual business contact. Once We have reviewed Your complaint We will issue Our business decision in writing. If upon receipt of this You remain dissatisfied, You can escalate Your complaint to Our Customer Relations Office who will conduct a separate investigation. This will be concluded with the issue of the company’s final decision in writing.

Customer Relations Contact
Details:
Customer Relations Office
RSA
Bowling Mill
Dean Clough Industrial Estate
Halifax
HX3 5WA

What to do if You are still not satisfied

If You are still not Satisfied, Royal & Sun Alliance Insurance plc is regulated by the Financial Conduct Authority whose arbitration service is the Financial Ombudsman Service and You may be able to refer Your complaint to them.

Insurance Division
The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Your rights

Your rights as a customer to take legal action remain unaffected by the existence of use of any complaints procedures referred to above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.
Fair Processing Notice

How We use Your Information

Please read the following carefully as it contains important information relating to the details that You have given Us. You should show this notice to any other party related to this insurance.

Who We are

This product is underwritten by Royal & Sun Alliance Insurance plc.

You are giving Your information to Royal & Sun Alliance Insurance plc, which is a member of the RSA Group of companies (the Group). In this information statement, We US and Our refers to the Group unless otherwise stated.

How Your Information will be used and who We share it with

Your information comprises of all the details We hold about You and Your transactions and includes information obtained from third parties.

If You contact Us electronically, We may collect Your information identifier, e.g. Internet Protocol (IP) Address or telephone number supplied by Your Service Provider.

We may use and share Your information with other members of the Group to help Us and them:

- Assess financial and insurance risks;
- Recover debt;
- Prevent and detect crime;
- Develop Our services, systems and relationships with You;
- Understand Our customers’ requirements;
- Develop and test products and services

We do not disclose Your information to anyone outside the Group except:

- Where We have Your permission; or
- Where We are required or permitted to do so by law; or
- To credit reference and fraud prevention agencies and other companies that provide a service to Us, Our partners or You; or
- Where We may transfer rights and obligations under this agreement.

We may transfer Your information to other countries on the basis that anyone We pass it to, provides an adequate level of protection. In such cases, the Group will ensure it is kept securely and used only for the purpose for which You provided it. Details of the companies and countries involved can be provided on request.

From time to time We may change the way We use Your information. Where We believe You may not reasonably expect such a change We shall write to You. If You do not object, You will consent to that change.

We will not keep Your information for longer than is necessary.

Sensitive Information

Some of the information We ask You for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about You or others except for the specific purpose for which You provide it and to carry out the services described in Your Policy documents. Please ensure that You only provide Us with sensitive information about other people with their agreement.
How to contact Us

On payment of a small fee, You are entitled to receive a copy of the information We hold about You. If You have any questions, or You would like to find out more about this notice You can write to: Data Protection Liaison Officer, Customer Relations Office, RSA. Bowling Mill, Dean Clough Industrial Estate, Halifax, HX3 5WA.

Employers’ Liability Tracing Office

Certain information relating to Your insurance policy including, without limitation, the policy number(s), employers’ names and addresses (including subsidiaries and any relevant changes of name), coverage dates, employers’ reference numbers provided by Her Majesty’s Revenue and Customs and Companies House Reference Numbers (if relevant), will be provided to the Employers’ Liability Tracing Office, (the ELTO) and added to an electronic database, (the Database).

This information will be made available in a specified and readily accessible form as required by the Employers’ Liability Insurance: Disclosure By Insurers Instrument 2010. This Information will be subject to regular periodic updating and certification and will be audited on an annual basis.

The Database will assist individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK for employers carrying on, or who carried on business in the UK and who are covered by the employers’ liability insurance of their employers, (the Claimants):

- to identify which insurer (or insurers) was (or were) providing employers’ liability cover during the relevant periods of employment; and
- to identify the relevant employers’ liability insurance policies.

The Database will be managed by the ELTO.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers’ liability insurance cover and any other persons or entities permitted by law.

By entering into this insurance policy You will be deemed to specifically consent to the use of Your insurance policy data in this way and for these purposes.
**Legal expenses section**

This part of the policy sets out the cover we provide for legal expenses protection for you, if this section is shown in your schedule.

The following is a glossary of some legal terms used in this section.

<table>
<thead>
<tr>
<th>Word</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arbitration</td>
<td>A meeting held in private to settle a dispute about the policy. This is less formal than a court hearing.</td>
</tr>
<tr>
<td>Disbursements</td>
<td>Money that your representative has spent on your behalf in dealing with your case. These amounts are different from your representative’s own fees and will be shown as a separate item on your representative’s bill.</td>
</tr>
<tr>
<td>Expert witness</td>
<td>A person who has a special skill or technical or professional knowledge (for example, a doctor or a surveyor) and whose opinion can be given as evidence in court.</td>
</tr>
</tbody>
</table>
Words with special meanings

Words with special meanings are printed in bold and will have the meanings shown for those words (as set out on pages 42 to 46). However, the words that are set out below have meanings that only apply to this section of the policy.

<table>
<thead>
<tr>
<th>Word</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any one claim</td>
<td>All <strong>legal proceedings</strong>, including appeals, arising from or relating to the same original cause or event.</td>
</tr>
<tr>
<td>Court</td>
<td>A court, tribunal or other appropriate authority.</td>
</tr>
<tr>
<td>Employee</td>
<td>Any person engaged in an exclusive contract of service with <strong>you</strong>.</td>
</tr>
<tr>
<td>Goods</td>
<td>Items <strong>you</strong> own or for which <strong>you</strong> are legally responsible, except motor vehicles or parts of them, land, buildings, or items used for business purposes.</td>
</tr>
<tr>
<td>Insurer</td>
<td>Royal &amp; Sun Alliance Insurance plc.</td>
</tr>
<tr>
<td>Legal expenses</td>
<td><strong>Your representative's</strong> fees, costs and disbursements which <strong>we</strong> have agreed or the costs of any other people involved in the <strong>legal proceedings</strong> if <strong>you</strong> have to pay those costs. This includes costs following an out-of-court settlement to which <strong>we</strong> have agreed. This does not include any damages, fines or penalties <strong>you</strong> have to pay.</td>
</tr>
<tr>
<td>Legal proceedings</td>
<td>A legal action in a civil <strong>court</strong> to protect <strong>your</strong> rights in a dispute.</td>
</tr>
</tbody>
</table>
Word | Meaning
---|---
Legislation | a. Sex Discrimination Act 1975
 | b. Fair Employment (Northern Ireland) Act 1976
 | c. Race Relations Act 1976
 | d. Employment Protection (Consolidation) Act 1978 as amended
 | e. Transfer of Undertakings (Protection of Employment) Regulations 1981
 | f. Trade Union Act 1984
 | g. Data Protection Act 1998
 | h. Sex Discrimination Act 1986
 | i. Wages Act 1986
 | j. Trade Union and Labour Relations (Consolidation) Act 1992
 | k. Trade Union Reform and Employment Rights Act 1993 together with all related statutory instruments and regulations (including relevant codes of practice issued by the Secretary of State for Employment or by the Health and Safety Commission) in force at the commencement of the insurance period including the Industrial Relations (Northern Ireland) Order 1976 Industrial Relations (No. 2) (Northern Ireland) Order 1976 and the Sex Discrimination (Northern Ireland Order) 1976.

Representative | The solicitor or other suitably qualified person appointed to act for you.

Territorial limits | The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
Word
We, us, our

Meaning
Cigna Legal Protection, a trading style of Cigna Insurance Services (Europe) Limited, are a third party provider approved by Royal & Sun Alliance Insurance plc.

You can contact us at:
Cigna Legal Protection
Chancery House
St Nicholas Way
Sutton
Surrey
SM1 1JB

Tel: 0330 100 9513
Fax: 0330 100 9514

For your protection, telephone calls may be recorded and monitored.
The following cover is provided for legal expenses up to the limit of liability detailed in the schedule. The cause of action must happen within the territorial limits and during the insurance period. The legal proceedings must be taken or defended in the territorial limits. You must have told us about the claim within six months of the cause of action arising. We must have given our agreement to support your claim.

What is covered

A Contract

1. The cost of your taking legal proceedings against another party as a result of a dispute over a contract for buying, or renting goods or services.

2. The cost of defending legal proceedings brought against you as a result of a dispute over a contract for buying or renting goods or services.

B Residential

1. The cost of your taking legal proceedings against another party as a result of:
   i. an infringement of your legal rights relating to the common areas of the buildings.
   ii. an event which causes loss of or damage to the common areas of the buildings.

2. The cost of defending legal proceedings brought against you as a result of your alleged infringement of another person’s legal rights which arises out of your ownership or occupation of the common areas of the block of flats.

What is not covered

Anything which is excluded on page 47 of the legal expenses section or is excluded anywhere in the general section of this policy. Any claim where the amount in dispute is less than £250.

Any dispute over a contract which occurs less than 90 days after the insurance first started, unless the dispute is to do with a contract which started after you took out the insurance.

A dispute between any of the following:

a. residents (including sub-tenants)

b. you

c. any agent or representative of any resident (including any managing or letting agent).

Anything to do with a motor vehicle, its parts or accessories. Anything to do with contracts relating to any property other than the common areas of the buildings, except where any work is undertaken as part of your responsibility under the terms of any lease.

Anything which is excluded on page 47 of the legal expenses section or is excluded anywhere in the general section of this policy. An infringement which occurs less than 90 days after the insurance first started.

A dispute between any of the following:

a. residents and former residents (including sub-tenants and former sub-tenants), leaseholders and members of their family.

b. you

c. any agent or representative of any resident (including any managing or letting agent).

Legal proceedings between you and a government department or a local authority, unless you could lose money if your case is not successful.
What is covered

C Employment

1. The cost of defending legal proceedings brought against you arising from a dispute with an employee or ex-employee relating to:
   a. the contract of employment with you.
   b. actual and alleged breaches of the legislation.

2. Provided always that:
   i. you have consulted with and adhered to the recommendations of our Legal Advisory Centre before dismissing an employee, whether or not by reason of redundancy, or materially changing the particulars of an employee’s contract of employment.
   ii. you agree to the appointment of the representative in accordance with Claims settlement condition 2.

What is not covered

Anything which is excluded on page 47 of the legal expenses section or is excluded anywhere in the general section of this policy. Any legal proceedings brought against you less than 90 days after the insurance first started.
Legal expenses exclusions

The exclusions below apply to all the covers which the insurer provides under this legal expenses section. You should also refer to the specific exclusions shown under each part of the legal expenses section and to the general policy exclusions elsewhere in this policy.

What is not covered

1. Any claim where there is not a reasonable chance of you winning the case and achieving a reasonable outcome.

2. Any event, dispute or cause of action that first happened or started before you took out this insurance.

3. An event which you report to us more than 6 months after it happened.

4. Any legal expenses incurred before we have agreed in writing to support your claim.

5. Legal proceedings where a reasonable estimate of your total legal expenses is greater than the amount in dispute.

6. Any legal expenses you could claim under any other insurance.

7. Any legal proceedings over loss or damage covered under a more specific insurance policy.

8. A dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.

9. Defending legal proceedings that are connected with:
   - death, disease or illness of or bodily injury to anyone;
   - the loss or destruction of or damage to any property.
   (This includes property which cannot be used because of the loss, destruction or damage).

10. Any legal proceedings made, commenced, brought or transferred outside the territorial limits.

11. Defending legal proceedings arising from anything you did deliberately or recklessly.

12. Any dispute with us or the insurer that is not dealt with under Arbitration Condition 2 of this section of the policy.

13. Damages, fines, or penalties of any nature.

14. Anything to do with building, converting, extending, altering, renovating or demolishing the building(s).

15. The defence of any legal proceedings arising from or relating to see page, pollution or contamination of any kind.

16. Any matter connected with a money-making activity.
Legal expenses conditions

Pages 28 and 29 set out the policy conditions you will need to meet as your part of this contract. You must also keep to the conditions on this page and the following pages.

1. Preventing legal proceedings
   You must take all reasonable measures to prevent or avoid being involved in legal proceedings and keep the costs as low as possible.

2. Arbitration
   If there is a dispute between you and either us or the insurer about this section of the policy, it can be taken to an independent arbitrator. The arbitrator will be a mutually agreed solicitor or barrister. If we cannot agree with you or an arbitrator, the President of the Law Society (or similar organisation within the appropriate territorial limits) will choose an arbitrator.

   The side that loses the arbitration will pay all the costs of the arbitration. If the decision is not totally on the favour of one side, the arbitrator will decide who pays the costs. If you lose, the policy will not cover those costs.

   You can still use the complaints procedure shown on page 38.
Legal expenses section – Claims settlement conditions

These conditions apply when you make a legal expenses claim. You must keep to these conditions as your part of the legal expenses contract.

1. Telling us about the claim
   If anything happens which might lead to a legal expenses claim, you must tell us as soon as possible in writing by filling in a claim form. You must tell us fully and truthfully in writing all the details about your claim and give us all the information that we may require. Until you have told us about the claim and we have given our written agreement, the insurer will not be responsible for any legal expenses. The insurer will not cover legal expenses involved in your representative handling the claim before the date when we gave our written agreement. You must have told us about the claim within 6 months of the cause of action arising.

2. Giving our agreement
   We will give you our agreement if all of the following apply:
   - We think you have a reasonable chance of winning your case and achieving a reasonable outcome.
   - The legal proceedings arise from an event or series of events which is covered by this insurance. The event or events must happen within the territorial limits and during the insurance period.
   - The legal proceedings will be dealt with by a court within the territorial limits.
   - We may require at your expense, the opinion of Counsel on the merits of legal proceedings. If the claim is subsequently admitted the cost of the opinion will be covered under the policy.
   - You have kept to the terms and conditions of the policy and none of the exclusions in the general section of this policy apply to your claim.
   If we do not accept your claim, we will tell you why.
   If during the claim, we think that there is no longer a reasonable chance of you winning the case and achieving a reasonable outcome, we may not continue to support your legal proceedings.
   If we do not carry on with your claim we will tell you why.

3. Choosing a representative
   In the period before we can agree that legal proceedings are necessary, or in the circumstances set out in claims settlement condition 8 below, we may take on and conduct in your name, any negotiations on your behalf.
   You must agree to a settlement which is reasonable.
   In respect of any and all claims where the insurer may be liable to pay an award of compensation, we have the right to choose the representative.
   At the point where Court papers need to be issued (or have been received), or where there is a conflict of interest, you are free to choose a suitably qualified representative.
   Where you have selected a representative of your choice then we will not pay costs which exceed the amount a legal representative which could be found by us would charge. Any amount in excess of this will be your responsibility.
   In selecting the representative you shall have a duty to minimise the cost of legal proceedings.
   We may choose not to accept a representative chosen by you. If this occurs we will explain why. If there is a disagreement over the choice of representative in these circumstances, you may choose another suitably qualified person and submit the name of that person to
us for consideration. If we cannot agree on a representative or whether legal proceedings are necessary, you can take the matter to an independent arbitrator. The arbitration process is set out in Arbitration Condition 2 of this section of the policy.

In all circumstances except those described in 2. ii) above, we shall choose a representative to act on the your behalf.

If your choice of representative has to undertake work to familiarise themselves with the work already undertaken on the case, we will not pay for this work to be done.

If we and you cannot agree whether legal proceedings are necessary, you can take the matter to an independent arbitrator. This process is explained under Arbitration Condition 2 of this section of the policy.

4. Rights and responsibilities

You must tell us if an offer is made to settle the dispute.

You must not negotiate or agree to settle the dispute without having our agreement beforehand. If you do not accept a reasonable offer to settle the dispute, we may not continue to support your claim.

You must send us all bills for the representative’s legal expenses as soon as you receive them. You must confirm to us that any charges you have to pay for the representative handling this dispute are acceptable and that we may pay the bill for you.

You and your representative must take every step to recover legal expenses. You must pay any recovered legal expenses to your representative who must then refund any legal expenses which the insurer has paid or is due to pay.

If the insurer pays legal expenses up to the policy limit and you pay more legal expenses to end your case, the insurer and you will share any legal expenses that are recovered. The insurer and you will each receive the same percentage as was paid.

5. Information your representative will need from you

You must give your representative all the information and help he or she may need, including a truthful account of the facts of your case and any paperwork to do with your case.

6. What you and your representative must do for us

We must be able to contact your representative. You and your representative must co-operate and tell us about developments to do with your case. If we ask for this, we must be able to have access to your representative’s files, including the truthful account of the facts of your case and any paperwork you have supplied to your representative.

If your representative wants to consult a barrister or expert witness, we will agree if we think it is reasonable. You must give us the name of the barrister or expert witness, and the reasons why you need one.

If you make any request for payment under this policy knowing it to be fraudulent or false in any respect (or in circumstances where it ought reasonably to be known) or where there is collusion between the parties to this dispute, this policy shall be voidable at the discretion of the insurer and any premium paid shall be forfeited.

7. Appealing against a court’s decision

If you want to appeal against a court’s decision, we will give you our agreement if all of the following apply:

• You must tell us that you wish to appeal immediately the right of appeal arises, as strict time limits may apply.

• The appeal arises from legal proceedings to which we have already given our agreement under the terms of claims settlement condition 2 above.
• Your appeal complies with the requirements of claims settlement condition 2 in the same way as the initial claim for legal expenses.

• We think you have a reasonable chance of winning the appeal and achieving a reasonable outcome.

• You must give us your reasons for bringing the appeal.

• We must agree to support the appeal.

8. What action we may take

We may take over in your name all legal proceedings in any of the following circumstances.

• If the dispute is for an amount which could be dealt with by the Small Claims Court.

• If you take legal proceedings against someone or defend a case without our agreement, or in a different way from that advised by your representative.

• If you do not give proper instructions to your representative in time.

• If you cause a delay and your representative thinks it will harm your case.

In these circumstances, we may carry out our own investigation and try to settle your dispute. You must agree to a settlement which is reasonable.

If we ask, you must tell your representative to get the court to tax your legal expenses, or get the Law Society to certify them according to the Solicitors Act 1974 or the Solicitors Remuneration Order 1972.
Underwritten by
Royal & Sun Alliance Insurance plc (No. 93792)
Registered in England and Wales at St Mark’s Court,
Chart Way, Horsham, West Sussex, RH12 1XL.
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the Financial Conduct Authority and the Prudential Regulation Authority.

S01221A

April 2018