



# Buildings Insurance

## Policy Wording

### What's inside . . .

Introduction to your policy	3
Important notices	4
Policy definitions	8
Policy conditions	11
Policy exclusions	14

To make a claim, call **03444 124 221**  
Please add this number to your mobile phone



# Contents

	<b>Page No</b>
<b>Introduction</b>	3
<b>Important notices</b>	4-5
<b>Contact numbers</b>	6-7
<b>Policy definitions</b>	8-10
<b>Policy conditions</b>	11-13
<b>Policy exclusions</b>	14-15
<b>Section 1 – Buildings</b>	16-25
<b>Section 2 – Landlords Contents</b>	26-29
<b>Privacy Notice</b>	30-31
<b>Complaints procedure</b>	32

## **Useful telephone numbers** **Household claims 03444 124 221**

The household claims helpline is open 24 hours a day, 365 days a year.

# Introduction

This booklet sets out the benefits, conditions, exclusions and other useful information such as how to make a claim related to the **policy**. The **policy** is a contract of insurance in place between **YourPlace**, who is either the factor or the agent of the factor, for your **building**, and Ageas Insurance Limited (Ageas) as the insurer. **YourPlace**, has put this insurance in place for **your** benefit. This **policy** is administered by **YourPlace**. Davies Group is the claims handler for Ageas the insurance provider.

The block **policy** arrangements administered by **YourPlace** are essential to make sure that every property in the **building** has insurance to cover serious damage that affects all properties. The title deeds for **your** property either require **your** factor to arrange this policy or **you** have opted for **your** factor to arrange it.

**You** are covered up to £400,000 for **your** property. This limit will protect **you** and **your** neighbours from being underinsured. If **you** think it would take more than this to restore **your** property, please contact **YourPlace** to discuss **your** requirements.

If **we** have agreed a higher limit for **your** property, this will be displayed on **your** **policy schedule**.

It is really important for **you** to make sure that if there is a serious **incident**, such as a fire or a **flood**, **you** will be covered - otherwise **you** may find yourself unable to restore **your home** to its former condition.

Arranging this block insurance through **your** factor ensures that every property has enough cover and that all premiums are paid so the **policy** continues to be valid.

**Your** mortgage lender may offer **you** individual **buildings** insurance. **You** should explain that under **your** deed of conditions **your** factor must arrange the insurance as part of a block **policy**. **YourPlace** are happy to confirm **your** insurance cover to **your** lender, and if asked, formally note their interest. There is a small charge for this service.

Please note the **policy** does not provide any cover for the contents of **your home**. **You** will need to make separate arrangements if **you** need contents insurance.

# Important Notice

## Useful hints and tips to help you to protect your home

Please read this notice carefully as the advice it contains could help to prevent damage to your home. We are committed to supporting you with practical solutions to help you avoid some of the most common causes of damage.



### Freeze and Escape of Water

- 1 If you leave your home unattended, leave the heating on low (around 15°C).
- 2 Know where the water shut-off valve (stopcock) is to isolate the supply in an emergency.
- 3 Lag pipes in the loft and check that the header and water tanks are insulated.
- 4 Lag outside water taps to prevent them freezing and pipes bursting.
- 5 In severe cold weather open the loft hatch to warm the void.
- 6 Plastic plumbing joints will probably degrade sooner than metal ones, so keep an eye out for the slightest hint of water.
- 7 If you are going to be away for an extended period, consider draining down your plumbing and heating system, but please do so with professional advice.



### Storm

- 1 Regularly check the condition of all roofs. In particular check garage, shed and flat roofs for signs of wear and tear, as this is of particular importance in heavy snow with the unexpected additional weight.
- 2 Keep gutters, gullies and drains clear to carry water away quickly and efficiently.
- 3 A blocked downpipe with trapped rainwater may crack or shatter in freezing conditions.
- 4 Consider cutting back low hanging tree branches which could cause damage in high winds.

**Please note:** Buildings in sound condition will be able to cope with most weather conditions. Please remember insurance is not a maintenance contract and you are responsible for maintaining your property in a good state of repair.



### Theft

- 1 Burglar Alarms; the sirenbox will act as a visual deterrent to some extent and dummy sirens can be purchased cheaply. Choose a system that lets off an alarm or one that dials a programmed number such as your mobile phone.
- 2 It is highly recommended that your external doors are strong, in good condition and secured to a high standard. Fitting a five lever mortice deadlock or extra sliding bolts will improve security. French doors should be fitted with top and bottom mortice locks on both doors.
- 3 Burglars often check convenient locations for a spare key. It is advisable to ensure that keys are not within easy reach of the letter box.



### Fire

- 1 A properly functioning smoke detector will alert you in the early stages of a fire giving as much time as possible to make an escape. Test your detector regularly.
- 2 Avoid leaving candles left unattended or in a place likely to be knocked over.
- 3 It is advisable to have extinguishers in the home.
- 4 Do not fill a chip pan with more than one third of fat or oil. Do not place food in the pan if the fat or oil is giving off smoke.
- 5 Always switch off electric blankets before getting into bed. Make sure they have a safety check at least once every 3 years and contain a current safety mark.

# Important notice

Please note that this insurance **policy** is designed to insure **your** property against loss or damage. It does not cover the maintenance of **your home**.

That means **we** will not cover the cost of wear and tear or maintenance costs such as defective rendering, repointing chimneys or general roof maintenance.

**We** also do not cover damage that happens over time such as damp, rot or damage from **vermin**.

**You** should keep **your** property in good repair, and take care to avoid loss or damage.

## Protection against fraud

Insurance fraud has an impact on both **us** and **our** customers, so **we** take certain measures to prevent it.

### Fraud, misrepresentation and non-disclosure

A person is committing fraud if they or anyone else insured by this policy or acting on their behalf knowingly:

- Provide answers to **our** questions which are dishonest, inaccurate or misleadingly incomplete
- Mislead **us** in any way for the purpose of obtaining insurance, or more favourable insurance terms, or a reduced premium or to influence **us** to accept a claim
- Make a fraudulent or false claim in full or in part:
  - by providing false information in order to influence **us** to accept a claim;
  - by exaggerating the amount of the claim; or
- by supplying false or invalid documents in support of a claim.

### How we deal with fraud to protect us and our customers

If **we** find that fraud has been committed **we** will have the right to:

- void the policy and may not refund any premium
- refuse to pay the whole of a claim if any part is in any way fraudulent, false or exaggerated
- recover any costs incurred by **us**, including investigation and legal costs
- recover the cost of any previously paid claims

In addition, **we** may:

- inform the police, which could result in prosecution
- inform other organisations as well as anti-fraud databases

# Contact details

## Household Claims – 24 hour claims helpline

**You** can get a claim form from Davies Group who are the Claims Administrators. Please notify them of a claim as soon as **you** can after the **incident** and before employing any contractor. You can contact Davies Group to register a claim:

By phone on **03444 124 221**

By post, write to:

Davies Group

Lacy Way, Lowfields Business Park

Elland

West Yorkshire

HX5 9DB

**You** can call Davies Group 24 hours a day, 7 days a week so you can be sure your call will be answered whatever time of day or night.

## Legal Advice Service

**0345 120 8415**

**Open 24 hours a day**

We'll provide confidential advice on any personal legal issue under the laws of any country in the European Economic Area. This line is open 24 hours a day, but if your query relates to the law of a country other than the UK, we'll only be able to deal with this during normal office hours (9am-5pm Monday to Friday).

## Identity Theft Service

**0344 848 7071**

**Open 7 days a week, 8am-8pm**

If you're a resident in the UK, our experts can provide you with detailed advice on what to do if you become a victim of identity theft.

## Counselling Service

**0344 893 9012**

**Open 24 hours a day**

We'll provide you with a confidential counselling service over the phone if you are aged 18 or over. This includes, where appropriate, referral to relevant voluntary or professional services. You'll pay any costs for using the services to which we refer you.

## Health & Medical information service

**0345 120 8415**

**Open Monday to Friday, 9am to 5pm**

We can give you information on general health issues, and advice on a wide variety of medical matters.

We can also provide details on which health services are available in your area.

## Tax Advice Service

**0345 120 8415**

**Open Monday to Friday, 9am to 5pm**

We offer confidential advice over the phone on personal tax matters in the UK. Tax advice is provided by tax advisors 9am-5pm, Monday to Friday, excluding public and bank holidays.

If you call outside these times, a message will be taken and a return call arranged within the operating hours.

## General Enquiries

For all other enquiries, please contact:

YourPlace Property Management

Wheatley House

25 Cochrane Street

Glasgow

G1 1HL

Phone: **0800 479 7979**

Email: **[talk@your-place.net](mailto:talk@your-place.net)**

Web: **[www.your-place.net](http://www.your-place.net)**

# Definitions

All through this policy there are certain words printed in bold. These words have special meanings which are shown below and on page 9 and 10.

## Accidental damage

Unexpected and unintended damage caused by something sudden and external.

## Buildings

The **home**, **common areas** and fixtures and fittings, garden walls, gates, hedges and fences, paths, drives and patios, carports, permanent swimming pools built of brick, stone or concrete, permanently fixed hot tubs or jacuzzis, hard tennis courts and any **outbuildings**.

## Common areas

The parts of the **building** which are the joint responsibility of all the owners.

## Excess

The amount **you** must pay towards each claim whether it relates to **your home** or the **common areas** as shown on the **schedule**.

## Family

The person **you** are married to or live with as if **you** were married, **your** children, foster children and any other person who permanently lives with **you**, but not lodgers or any other paying guests.

## Flood

Flooding must arise from water external to the property entering the property. Water must enter the **home** at the ground level or below ground level.

## Garden items

Flowerbeds, hedges, lawns, potted plants, shrubs or trees outside the **buildings** but within the boundaries of **your home**.

## Garage

A structure originally built for storing a motor vehicle or motor vehicles.

## Heave

Upward movement of the ground beneath the **buildings** as a result of the soil expanding.

## Home

The property shown at the address shown in the **schedule** together with its **garages** and **outbuildings** all at the same address and used for private residential purposes or let to tenants.

## Incident

Any event that might lead to a claim.

## Landslip

Downward movement of sloping ground.



## Landlord Contents

Household goods which belong to or are the legal responsibility of **you**, but not:

- Motor vehicles and children's motor vehicles whether licensed for road use or not (other than motorised or electric wheelchairs), mechanically propelled or assisted vehicles (other than garden machinery and pedestrian controlled vehicles), aircraft, trains and boats (other than models), gliders, hang-gliders, wetbikes, hovercraft, and other mechanically propelled or assisted watercraft, caravans, trailers, or parts or accessories for any of them whether attached or detached;
- Animals;
- Fixtures and fittings;
- Credit cards;
- Jewellery, watches, articles of precious metal, clocks, paintings, works of art, stamp, medal and coin collections;
- Anything in the open or in any **garage** or outbuilding;
- Clothing, personal documents, pedal cycles;
- Money, stamps, cheques, electronic cash prepayment cards, savings certificates, gift tokens, postal and money orders, phone cards or vouchers, traveller's cheques, premium bonds, parking, luncheon, retail vouchers and season or travel tickets.

## Maximum claim limit

The most **we** will pay for any one claim under Section 1 – **Buildings** as shown in the **schedule**.

The most **we** will pay for any one claim under Section 2 – Landlord **Contents** as shown in the **schedule**.

## Outbuildings

Unless **we** agree otherwise in writing, these are sheds, greenhouses and other structures but do not include:

- **garages**;
- carports or other structures that are open on one or more sides;
- structures that are lived in;
- any structure which is not on a permanent foundation or base;
- tree houses;
- inflatable structures of any kind;
- any structure which is made of canvas, PVC or any other non-rigid material (except greenhouses); or
- any structure not within the boundary of the **home**, unless **we** agree otherwise in writing.

## Period of insurance

The period of time covered by this policy, as shown in **your schedule**. Each renewal represents the start of a new **period of insurance**.

## Policy

The **policy** of insurance between **us** and Wheatley Group under which **you** are insured.

## Resident

The owner or lessee who lives in the **home** and any members of their **family**.

## Schedule

The document that shows:

- **your** name and address;
- the **period of insurance**;
- the sections of this **policy** booklet that apply;
- the **excess**;
- the premium **you** must pay;
- the property that is insured;
- the **sum insured**, and
- details of any extensions or endorsements.

**We** issue a **schedule** with each new contract of insurance, when **YourPlace** renew the **policy** and when **we** change the **policy** cover.

## Settlement

Downward movement as a result of the soil being compressed by the weight of the **buildings**.

## Storm

**We** consider **storm** to be strong winds of 48 knots/55mph or more, sometimes accompanied by rain, hail or snow.

Heavy or persistent rain or snow alone does not constitute **storm** unless the rain or snow is so extreme that damage is caused to well maintained properties of adequately designed construction.

Extreme rain or snow is:

- 25mm/1 inch or more of rain over a 1 hour period, or a proportionate amount over a shorter time; and
- 30cm/12 inches or more of snow within a 24 hour period (or less).

## Subsidence

Downward movement of the ground beneath the **buildings** other than by **settlement**.

## Unfurnished

A **home** with not enough furniture for someone to live in it.

## Unoccupied

A **home** not lived in or not intended to be lived in for more than 60 days in a row.

## Vermin

Badgers, foxes, squirrels, rodents and other wild animals and birds (whether a protected species or not), which by their nature cause harm, damage or carry disease.

## We, our, us

Ageas Insurance Limited.

Registered office address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA  
Registered in England and Wales No 354568.

## You, your

The person or people shown in the **schedule**.

## YourPlace

Either the factor or the agent appointed by **your** factor to administer this policy for **you**.

# Policy conditions

## 1 Eligibility

**You** must be a homeowner factored by **YourPlace** or a Registered Social Landlord that is part of Wheatley Group to be eligible to benefit from the **policy**. If **you** are no longer a customer of either, **you** will not be eligible and **your** cover will cease. In this case, **you** would need to make alternative arrangements for buildings insurance.

## 2 The law that applies

Unless **we** have agreed differently with **you** in writing, this contract will be governed by Scottish law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of Scotland (unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

The contractual terms and conditions and other information relating to this contract will be in the English language

## 3 Rights of third parties

Nothing contained in this contract gives anyone else any rights under the Contracts (Rights of Third Parties) Act 1999 or any legislation that amends the Act.

## 4 Changes

**You** must tell **YourPlace** of any changes to **your** circumstances as soon as possible. Failure to advise of a change in circumstances may mean **your policy** is invalid and claims may not be paid.

In particular, **you** must tell **YourPlace**:

- if **you** change **your** address;
- if **you** or **your family** receive a county court judgement or unspent conviction, or are prosecuted (except for motoring offences where a prison sentence has not been served);
- If **you** or **your family** have been declared bankrupt or been subject to bankruptcy proceedings.
- about any changes to **your buildings** that will increase the rebuilding costs;
- if someone other than a member of **your family** comes to live with **you**; and
- if **your home** will be **unoccupied** for more than 60 days in a row.

Please remember that if **you** do not tell **YourPlace** about changes, it may affect any claim **you** make.

## 5 Precautions

**You** must take care to:

- keep **your home** in a good state of repair; and
- avoid or limit any loss, damage or injury.

## 6 Other insurances

If **you** have any other insurance policies that cover the same loss, damage or liability as this **policy**, **we** will only pay **our** share of any claim.

## 7 Fraudulent claims

**We** will not pay for any claim that is in any way fraudulent or exaggerated, or if **you** or anyone acting for **you** uses fraud to get benefits under the **policy**. If **you** do, **we** will cancel the **policy** and **we** will not refund any premiums.

## 8 Privacy Notice

Please refer to the Privacy Notice on page 30 and 31, which contains important information about **our** use of **your** personal details.

Please make sure that **you** read the Privacy Notice carefully.

By taking out this insurance **policy**, **you** confirm that **we** may use **your** personal information in this way. As the terms of the Privacy Notice will also apply to anyone else insured under **your policy**, **you** should also show the Privacy Notice to anyone else whose name **you** give to **us** in connection with **your policy**.

## 9 How to make a claim

If **you** are aware of an **incident** that might give rise to a claim or **you** need to make a claim, **you** must do the following as soon as possible.

- Call our claims helpline on **03444 124221** to report the **incident**.
- Tell the police as soon as reasonably possible if **you** suspect theft or malicious damage.
- If **we** have asked **you** to fill in a claim form, send this back to **us**, with everything **we** have asked for, within 30 days of **us** sending it to **you**.
- Immediately send **us** any written claim which is made against **you**, and give **us** full details of any verbal claims made against **you**.
- Take action to protect the property from further loss or damage.

**You** must not:

- throw away, get rid of or destroy any items that are damaged until **we** say so;
- admit or deny responsibility for any **incident**; or
- negotiate or settle any claims made against **you** by anyone else, unless **we** agree in writing that **you** can.

**We** can negotiate, defend or settle, in **your** name and on **your** behalf, any claims made against **you**. **We** can also take legal action in **your** name but for **our** benefit to get back any payment **we** have made under this **policy**.

## 10 How we will settle your claim

**We** will pay up to the **maximum claims limit** for **buildings** and/or **Landlord Contents** shown in the schedule for the cost of rebuilding, repairing or replacing the damaged parts of the **buildings** and/or **Landlord Contents**.

When settling **your** claim **we** have the following options available to **us** and **we** will decide which is most appropriate:

- Repair
- Replace
- Rebuild
- Payment

If **we** decide it is not appropriate to repair, rebuild or replace **your buildings** and/or **Landlord Contents** **we** will send **you** a payment representing:

- the amount by which the **buildings** and/or **Landlord Contents** has gone down in value as a result of the claim; or
- the estimated cost to repair, replace or rebuild **your buildings** and/or **Landlord Contents**

whichever is the lowest.

## Important

**You** must make sure that the **maximum claim limit** is accurate.

- Under Section 1 – **Buildings**, the **maximum claim limit** must be enough to fully rebuild **your home**, including the cost of demolishing any existing structures (if needed) and removing debris.
- Under Section 2 – **Landlord Contents**, the **maximum claim limit** must be enough to replace all the contents of **your home** with new items of the same or nearest equivalent quality and type.

When an **incident** happens if the **maximum claim limit** under any section is less than the current cost of replacing as new, repairing or rebuilding the property as new **we** may apply the following:

- If, at the time of any loss or damage, the **buildings maximum claim limit** is not enough to reconstruct **your buildings** **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the buildings **maximum claim limit**. For example, if the premium you have paid for your buildings insurance is equal to 75% of what your premium would have been if your **buildings maximum claim limit** was enough to reconstruct **your buildings**, then **we** will pay up to 75% of any claim made by **you**.

If however the correct sum insured is shown to exceed **our** acceptance terms and criteria **we** may refuse to pay **your** claim.

If, at the time of any loss or damage, the **Landlord Contents maximum claim limit** is not enough to replace the entire **Landlord Contents** of **your** home as new, **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the maximum claim limit. For example, if the premium you have paid for **your Landlord**

**Contents** insurance is equal to 75% of what your premium would have been if **your Landlord Contents maximum claim limit** was enough to replace the entire **Landlord Contents** of **your** home as new, then **we** will pay up to 75% of any claim made by **you**.

If however the correct sum insured is shown to exceed **our** acceptance terms and criteria **we** may refuse to pay **your** claim.

## Matching sets

**We** treat each separate item of a matching pair or set, or sanitary suite or fittings, or other fixtures and fittings, as a single item.

**We** will only pay for lost or damaged items.

**We** will not pay for the cost of replacing, or remodelling undamaged pieces, or pieces which have not been lost or damaged, just because it forms part of a set, suite similar in nature, colour or design.

# Policy exclusions

The **policy** does not cover the following.

- Any loss or damage (including related cost or expense) caused by any act of terrorism no matter whether any other cause or event contributes at the same time or in any other order to the loss.

For the purpose of this exclusion, an act of terrorism means using or threatening to use:

- force or violence (or both); or
- biological, chemical or nuclear force.

The act must be carried out by any person or group of people, whether acting alone or on behalf of or in connection with any organisation or government, for political, religious or similar purposes, including the intention to influence any government or to put the public or any section of the public in fear. However, losses caused by or resulting from riot, strike, civil commotion and malicious damage are not excluded.

- Any action taken to control or prevent terrorism.
- Loss, damage, injury or legal liability directly or indirectly caused by or contributed to by:
  - riot or civil disturbance outside the United Kingdom, the Isle of Man or the Channel Islands;
  - riot, civil disturbance, strikes, industrial action or malicious acts committed in Northern Ireland by people acting on behalf of or in connection with any political organisation;
  - property being confiscated or detained by customs or other officials;

- pressure waves caused by aircraft and other flying objects travelling at any speed;
- ionising, radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel;
- the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment; or
- war, invasion, revolution or any similar event.
- Pollution or contamination by any substances, forces or emissions (such as radiation) or organisms, or any combination of them, if the pollution or contamination:
  - did not happen suddenly;
  - was the result of an intentional act;
  - was expected or should have been expected;
  - happened before the **policy** started; or
  - is not reported to **us** as soon as possible and within 30 days of the end of the **period of insurance** in which it happened.

- Consequential or indirect losses (that is any loss, damage or additional expense, which happens as a result of, or is a side effect of, the event for which **you** are insured). This includes but is not limited to the following:
  - loss of earnings, travel costs, loss assessor fees, the cost of preparing a claim, compensation for stress and/or inconvenience.
- Property more specifically covered by another policy of insurance.
- Any criminal or deliberate act by **you** or **your family**.
- Any reduction in the market value of any property following its repair or reinstatement.
- Any loss, damage, injury or accident that commenced before this **policy** came into force
- **Your policy** does not cover claims arising from wear and tear or gradual deterioration. It is **your** responsibility to keep **your home** in a good condition.

# Section 1 – Buildings

What is insured	What is not insured
<p><b>Your buildings</b> are covered under this section.</p> <p><b>The most we will pay</b></p> <p>The most <b>we</b> will pay for loss of or damage to the <b>buildings</b> is the <b>maximum claim limit</b> shown in the <b>schedule</b>.</p> <p><b>The causes covered</b></p> <p>The <b>buildings</b> identified in the <b>schedule</b> are covered for loss or damage caused by any of the following;</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p>
<p>1 Fire or smoke, explosion, lightning or earthquake.</p>	<p>1 Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.</p>
<p>2 Riot, civil commotion and labour or political disturbances and strikes.</p>	<p>2 Loss or damage that is not reported to the police within seven days.</p>
<p>3 Malicious damage.</p>	<p>3 Malicious damage caused:</p> <ul style="list-style-type: none"> <li>• by <b>you, your family or resident</b>;</li> <li>• by a person lawfully allowed to be in <b>your home</b>; or</li> <li>• when <b>your home</b> is <b>unoccupied or unfurnished</b>.</li> </ul>



What is insured	What is not insured
<p><b>The causes covered</b></p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p>
<p>4 The <b>buildings</b> being hit by:</p> <ul style="list-style-type: none"> <li>• aircraft or other flying objects, or anything dropped from them;</li> <li>• vehicles, trains or trams;</li> <li>• fireworks;</li> <li>• falling aerials, masts or satellite dishes;</li> <li>• falling trees or branches;</li> <li>• animals or birds; or</li> <li>• lamp posts or telegraph poles.</li> </ul>	<p>4 Loss or damage</p> <ul style="list-style-type: none"> <li>• caused by domestic animals, birds or pets;</li> <li>• to aerials, aerial fittings, satellite dishes or masts;</li> <li>• arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged <b>your buildings</b>.</li> </ul>
<p>5 <b>Storm</b> or <b>flood</b>.</p>	<p>5 Loss or damage:</p> <ul style="list-style-type: none"> <li>• to gates, hedges, fences or swimming-pool, Jacuzzi and hot tub covers;</li> <li>• caused by frost;</li> <li>• caused by <b>subsidence</b>, ground <b>heave</b> or <b>landslip</b> (this damage is covered under cause 6);</li> <li>• that happens gradually over a period of time;</li> <li>• that does not arise from one identifiable event which directly and immediately caused the loss or damage.</li> </ul>

What is insured	What is not insured
<p><b>The causes covered</b></p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p>
<p>6 <b>Subsidence</b> or ground <b>heave</b> of the site the <b>buildings</b> stand on, or <b>landslip</b>.</p>	<p>6 Loss or damage:</p> <ul style="list-style-type: none"> <li>• to the <b>buildings</b> or their foundations because the materials they are built from shrink or expand;</li> <li>• caused by the compaction of infill;</li> <li>• to the <b>buildings</b> or their foundations by <b>settlement</b>; unless the <b>settlement</b> is caused by <b>subsidence</b> of the site on which the <b>buildings</b> stand;</li> <li>• caused by the sea or river wearing away the land;</li> <li>• caused by defective materials, faulty design or faulty workmanship;</li> <li>• caused by foundations which do not meet the Building Regulations at the time of construction;</li> <li>• caused by foundations that do not meet the NHBC guidelines at the time of construction;</li> <li>• caused by demolishing, structurally altering or repairing the <b>buildings</b>;</li> <li>• to solid floor slabs or damage from solid floor slabs moving, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same cause;</li> <li>• to walls, gates, hedges, <b>outbuildings</b>, fences, paths, drives, patios, terraces, service tanks, swimming pools, ornamental pools or tennis courts, unless the main building is damaged at the same time and by the same cause; or</li> <li>• for which compensation is provided by contract or legislation.</li> </ul> <p>Damage that started before this policy came into force.</p> <p>Loss of market value after repairs.</p>

What is insured	What is not insured
<p><b>The causes covered</b></p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p>
<p>7 Water leaking from or freezing in any fixed domestic water or drainage installation, heating installation, washing machine, dishwasher, water bed, fish tank, refrigerator or deep-freeze cabinet.</p> <p><b>We</b> will also pay the costs <b>you</b> have to pay to find where the water is leaking from, including the cost of repairs to walls, floors or ceilings. <b>You</b> must get <b>our</b> agreement before work starts in order to receive this benefit.</p> <p><b>We</b> will not pay more than £2,500 for any one claim and £5,000 during any one <b>period of insurance</b> for finding where the water is leaking from.</p>	<p>7 Loss or damage:</p> <ul style="list-style-type: none"> <li>caused by leaking or freezing water when <b>your home is unoccupied or unfurnished</b>.</li> <li>caused by the failure, wear and tear or lack of grouting or sealant.</li> </ul> <p><b>Subsidence, heave or landslip</b> of the site the buildings stand on caused by escape of water (this damage is insured under cause 6 and the corresponding exclusions and <b>excess</b> apply).</p> <p>We will not pay for repairs to the pipework or other parts of the water or heating system unless they're caused by freezing.</p> <p>Costs <b>we</b> have not agreed to.</p>
<p>8 Theft or attempted theft.</p>	<p>8 Theft or attempted theft:</p> <ul style="list-style-type: none"> <li>by <b>you</b> or any member of <b>your family, resident</b>, lodgers, paying guests or tenants; or</li> <li>when <b>your home is unoccupied or unfurnished</b>.</li> </ul>
<p>9 Oil leaking from a fixed domestic oil-fired heating system, including smoke or smudge damage caused by evaporation from a faulty oil-fired heating system.</p> <p><b>We</b> will also pay the costs <b>you</b> have to pay to find where the oil is leaking from, including the cost of repairs to walls, floors or ceilings. <b>You</b> must get <b>our</b> agreement before work starts in order to receive this benefit.</p> <p><b>We</b> will not pay more than £2,500 for any one claim and £5,000 during any one <b>period of insurance</b> for finding where the oil is leaking from.</p>	<p>9 Loss or damage:</p> <ul style="list-style-type: none"> <li>caused by leaking oil when your <b>home is unoccupied or unfurnished</b></li> <li>that has been happening gradually over a period of time.</li> </ul> <p>Repairs to the pipework or other parts of the heating system.</p> <p>Costs <b>we</b> have not agreed to.</p>

What is insured	What is not insured
<p><b>The causes covered</b></p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p>
<p>10 Property owner's liability</p> <p><b>We</b> will pay all amounts <b>you</b> or a member of <b>your family</b> legally have to pay for causing;</p> <ul style="list-style-type: none"> <li>• death, bodily injury, illness or disease; and</li> <li>• loss of or damage to property;</li> </ul> <p>which is caused by an accident happening in or around the <b>buildings</b> during the <b>period of insurance</b> and which arise:</p> <ul style="list-style-type: none"> <li>• solely as owner (not as occupier) of the <b>buildings</b>; or</li> <li>• from faulty work on any private home (within the United Kingdom, the Isle of Man or the Channel Islands) which <b>you</b> sold or moved out of before the injury or damage happened (this insurance will continue for seven years from the date <b>your</b> policy ends or is cancelled, but will not apply if the policy is invalid or <b>your</b> liability is covered by a more recent policy).</li> </ul> <p>The most <b>we</b> will pay for any one claim, or series of claims arising from one cause, is £2,500,000.</p> <p>If <b>you</b> die, <b>we</b> will indemnify (protect) <b>your</b> legal representative against <b>your</b> or <b>your family's</b> liability.</p>	<p>10 Any amount for death, bodily injury, illness or disease to <b>you</b>, <b>your family</b> or any <b>domestic employee</b>.</p> <p>Any amount for loss or damage to property owned, leased, let, rented, hired, lent or entrusted to <b>you</b>. Liability arising directly or indirectly from:</p> <ul style="list-style-type: none"> <li>• any lift (other than a stairlift) <b>you</b> own or <b>you</b> are responsible for maintaining;</li> <li>• any deliberate or malicious act;</li> <li>• occupation of any land or building;</li> <li>• using the <b>home</b> for any business, trade, profession or employment; and</li> <li>• any agreement unless <b>you</b> would have had that liability without the agreement.</li> </ul> <p>Any claim where <b>you</b> would be entitled to be paid under any other policy if this policy did not exist. However, this exclusion does not apply to any amount above that which would be covered under the other policy.</p> <p>Any amount above £2,500,000</p>

What is insured	What is not insured
<p><b>The causes covered</b></p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p>
<p>11 Professional fees and costs</p> <p>Necessary expenses for rebuilding or repairing the <b>buildings</b> as a result of damage insured under this section, including:</p> <ul style="list-style-type: none"> <li>• architects', surveyors' and legal fees;</li> <li>• the cost of clearing debris from the site, clearing drains and demolishing or shoring up the <b>buildings</b>; and</li> <li>• other costs necessary to keep to government or local authority requirements, unless <b>you</b> had received notice to meet the requirements before the damage happened.</li> </ul>	<p>11 The cost of preparing a claim.</p>
<p>12 Underground pipes, drains and cables</p> <p>The cost of repairing accidental breakage to the fabric of cables, underground pipes, drains and tanks (and their inspection covers) serving <b>your home</b> and for which <b>you</b> are responsible.</p>	<p>12 Cleaning blocked drains, unless the blockage is caused by damage to the fabric of the drains insured under this section.</p> <p>Natural failure, wear and tear of drains.</p> <p>Deterioration of materials, faulty design and drainage which did not meet the Building Regulations at the time of construction.</p> <p>Damage to pitch fibre drains caused by delamination (separation of the layers) or as a result of pressure applied to them by the weight of soil or other covering materials.</p>
<p>13 Glass and sanitaryware</p> <p>Accidental breakage to:</p> <ul style="list-style-type: none"> <li>• fixed glass and ceramic hobs built into cookers that are permanent fixtures in <b>your home</b>;</li> <li>• sanitary fixtures and fittings in <b>your home</b>; and</li> <li>• solar panels.</li> </ul>	<p>13 Loss or damage caused by scratching or denting.</p> <p>Damage caused when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</p> <p>The cost of replacing undamaged items.</p> <p>Damage to window or door frames.</p>

What is insured	What is not insured
<p><b>The causes covered</b></p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p>
<p>14 Rent and alternative accommodation</p> <p>Rent <b>you</b> would have received or are responsible for paying while the <b>buildings</b> cannot be lived in because of damage insured by this section. <b>We</b> will also pay the costs of necessary alternative accommodation for <b>you</b>, <b>your family</b> and <b>your</b> domestic pets if the <b>buildings</b> cannot be lived in because of damage insured by this section.</p>	<p>14 Any amount above 20% of the <b>buildings</b> limit shown in <b>your schedule</b>.</p>
<p>15 If <b>you</b> sell <b>your home</b></p> <p>When <b>you</b> have exchanged contracts to sell <b>your home</b>, <b>we</b> will give the buyer the benefit of the <b>policy</b> once the sale is completed if, between the exchange of contracts and completion (or in Scotland, the date of ‘conclusion of missives’) of the sale of <b>your home</b> is damaged by an event insured under the basic cover of the <b>policy</b>.</p>	
<p>16 Protection against damage caused by emergency services</p> <p><b>We</b> will pay for damage to <b>your buildings</b> caused by the emergency services if they cause damage while getting into <b>your home</b> to deal with an emergency.</p> <p><b>We</b> will also pay for damage to <b>your garden items</b> (including re-landscaping costs) if caused by the emergency services while they are attending an emergency at <b>your home</b>.</p>	<p>16 Any amount above £1,000.</p>

What is insured	What is not insured
<p><b>The causes covered</b></p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p>
<p>17 Protection against squatters</p> <p>If squatters live in <b>your home</b>, <b>we</b> will pay up to £10,000 towards <b>your</b> legal costs for removing them. <b>You</b> must get <b>our</b> agreement in writing before <b>you</b> start proceedings to receive this benefit.</p>	<p>17 Legal costs for removing the squatters while <b>your home</b> or any part of it is:</p> <ul style="list-style-type: none"> <li>• lent, let or sublet to or occupied by someone who is not a member of <b>your family</b> or a <b>resident</b>; or</li> <li>• <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul> <p>Costs <b>we</b> have not agreed to in writing.</p>
<p>18 Replacement locks and keys</p> <p><b>We</b> will pay the cost of replacing and installing locks on outside doors if:</p> <ul style="list-style-type: none"> <li>• <b>your</b> keys are lost outside the <b>home</b> or are stolen; or</li> <li>• they are damaged inside the <b>home</b> by an event insured under this section.</li> </ul>	<p>18 Any amount above £1,000.</p>
<p>19 Compulsory evacuation alternative accommodation</p> <p><b>We</b> will pay the cost of necessary alternative accommodation for <b>you</b>, <b>your family</b>, <b>your</b> domestic pets and horses if the <b>buildings</b> cannot be lived in because a local authority prohibits <b>you</b> from living in them following loss or damage to a neighbouring property. This cover will operate for a period of 30 days from the date of compulsory evacuation.</p>	<p>19 Any amount above 20% of the <b>buildings</b> limit shown in <b>your schedule</b>.</p>
<p>20 Metered Water and Oil</p> <p><b>We</b> will cover accidental loss of metered water or oil in domestic heating systems.</p>	<p>20 Any amount above £500.</p> <p>Loss while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</p>

What is insured	What is not insured
<p><b>The causes covered</b></p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p>
<p>21 <b>Accidental damage</b></p>	<p>21 Loss or damage:</p> <ul style="list-style-type: none"> <li>• by any cause or event already covered under Section 1 – <b>Buildings</b>;</li> <li>• caused by wear and tear, loss of value or lack of maintenance;</li> <li>• caused by movement of the land the <b>buildings</b> are on;</li> <li>• caused by any part of the <b>buildings</b> moving, settling or shrinking; demolishing or structurally altering or repairing the <b>buildings</b>;</li> <li>• caused by insects, moths, <b>vermin</b>, parasites, wet rot, dry rot, fungus, atmospheric conditions, light or other gradual causes;</li> <li>• caused by altering, washing, cleaning, restoring, maintaining, repairing, dismantling or misusing the <b>building</b>;</li> <li>• caused by frost;</li> <li>• caused by faulty workmanship, design or materials;</li> <li>• caused by chewing, scratching, tearing or fouling by domestic animals and pets;</li> <li>• caused by the effects of chemicals;</li> <li>• caused by electrical or mechanical breakdown;</li> <li>• caused by a person <b>your home</b> or any part of it is lent, let or sublet to;</li> <li>• caused by <b>storm</b> damage to fences, gates, hedges and swimming pool covers;</li> <li>• caused maliciously by <b>you</b> or <b>your family</b> or by a person lawfully allowed to be in <b>your home</b>;</li> </ul>



What is insured	What is not insured
<p>The causes covered</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p>
	<ul style="list-style-type: none"> <li>• arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged your <b>buildings</b>;</li> <li>• that does not arise from one identifiable event which directly and immediately caused the loss or damage;</li> <li>• caused by rain or water entering the home, as a result of faulty workmanship, poor maintenance or wear and tear;</li> <li>• when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>;</li> <li>• damage to hot tubs and Jacuzzis;</li> <li>• to drainage which did not meet the Building Regulations at the time of construction; and</li> <li>• to pitch fibre drains caused by delamination (separation of the layers) or as a result of pressure applied to them by the weight of soil or other covering materials.</li> </ul> <p>Cleaning blocked drains, unless the blockage is caused by damage to the fabric of the drains insured under this section.</p> <p>The cost of maintenance or routine redecoration.</p>

# Section 2 – Landlord Contents cover

(This section applies only if shown in the schedule)

What is insured	What is not insured
<p><b>Landlord Contents</b> cover is an extension to the policy. This section will only apply if you have chosen the <b>Landlord Contents</b> cover extension and if it is shown on your latest <b>schedule</b>.</p> <p>A <b>maximum claim limit</b> of £3,000 will apply to this section of the <b>policy</b>.</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p>
<p><b>The causes covered</b></p> <p>We will pay for loss or damage to <b>Landlord Contents</b> during the <b>period of insurance</b> caused by the following:</p>	
<p>1 Fire or smoke, explosion, lightning or earthquake.</p>	<p>1 Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.</p>
<p>2 Riot, civil commotion and labour or political disturbances and strikes.</p>	<p>2 Loss or damage that is not reported to the police within seven days.</p>
<p>3 Malicious damage.</p>	<p>3 Malicious damage caused:</p> <ul style="list-style-type: none"> <li>• by <b>you</b> or <b>your family</b> or <b>resident</b>;</li> <li>• by a person lawfully allowed to be in <b>your home</b>; or</li> <li>• when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul>

What is insured	What is not insured
<p><b>The causes covered</b></p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p>
<p>4 <b>The buildings</b> being hit by:</p> <ul style="list-style-type: none"> <li>• aircraft or other flying objects, or anything dropped from them;</li> <li>• vehicles, trains or trams;</li> <li>• fireworks;</li> <li>• falling aerials, masts or satellite dishes;</li> <li>• falling trees or branches;</li> <li>• animals or birds; or</li> <li>• lamp posts or telegraph poles.</li> </ul>	<p>4 Loss or damage:</p> <ul style="list-style-type: none"> <li>• caused by domestic animals, birds or pets;</li> <li>• to aerials, aerial fittings, satellite dishes or masts;</li> <li>• arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged <b>your buildings</b>.</li> </ul>
<p>5 <b>Storm</b> or <b>flood</b>.</p>	<p>5 Loss or damage:</p> <ul style="list-style-type: none"> <li>• to gates, hedges, fences or swimming-pool, Jacuzzi and hot tub covers;</li> <li>• caused by frost;</li> <li>• caused by <b>subsidence</b>, ground <b>heave</b> or <b>landslip</b> (this damage is covered under cause 6);</li> <li>• that happens gradually over a period of time;</li> <li>• that does not arise from one identifiable event which directly and immediately caused the loss or damage.</li> </ul>
<p>6 <b>Subsidence</b> or ground <b>heave</b> of the site <b>your home</b> stands on, or <b>landslip</b>.</p>	<p>6 Loss or damage caused by:</p> <ul style="list-style-type: none"> <li>• the sea or river wearing away the land;</li> <li>• faulty design or construction of the <b>buildings</b> or their foundations;</li> <li>• demolishing, altering or repairing the <b>buildings</b>;</li> <li>• the foundations of the <b>building</b> or the materials from which they are built shrinking or expanding.</li> <li>• for which compensation is provided by contract or legislation.</li> </ul> <p>Damage that started before this <b>policy</b> came into force.</p>

What is insured	What is not insured
<p><b>The causes covered</b></p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p>
<p>7 Water leaking from or freezing in any fixed domestic water or drainage installation, heating installation, washing machine, dishwasher, water bed, fish tank, refrigerator or deep-freeze cabinet.</p>	<p>7 Loss or damage:</p> <ul style="list-style-type: none"> <li>• when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>;</li> <li>• to the fixed domestic water or heating system itself;</li> <li>• that has been happening gradually over a period of time;</li> <li>• that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs.</li> </ul>
<p>8 Theft or attempted theft.</p>	<p>8 Theft or attempted theft:</p> <ul style="list-style-type: none"> <li>• by <b>you</b> or any member of <b>your family, resident</b>, lodgers, paying guests or tenants; or</li> <li>• when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> <li>• when <b>your home</b> or any part of it is lent, let or sublet to or occupied by someone who is not a member of <b>your family</b> or a <b>resident</b>, unless force causing damage to the main building of the <b>home</b> was used to get in or out of the building.</li> </ul>

What is insured	What is not insured
<p><b>The causes covered</b></p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p>
<p>9 Oil leaking from a fixed domestic oil-fired heating system, including smoke or smudge damage caused by evaporation from a faulty oil-fired heating system.</p>	<p>9 Loss or damage:</p> <ul style="list-style-type: none"> <li>• when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>;</li> <li>• to the fixed domestic water or heating system itself;</li> <li>• that has been happening gradually over a period of time;</li> <li>• that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs.</li> </ul>

## Basis of settling claims for Landlord Contents

A **maximum claim limit** of £3,000 applies to this section of the **policy**.

Provided the loss or damage is covered under Section 2 of this **policy**, we will settle your claim as explained below:

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

# Privacy Notice

**We** are Ageas Insurance Limited and are part of the Ageas group of companies. The details provided here are a summary of how **we** collect, use, share, transfer and store **your** information. **Your** insurance adviser will have their own uses for **your** personal data. Please ask **your** insurance adviser if **you** would like more information about how they use **your** personal information.

For **our** full Privacy Policy please visit **our** website [www.ageas.co.uk/privacy-policy](http://www.ageas.co.uk/privacy-policy), or contact **our** Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or email [thedpo@ageas.co.uk](mailto:thedpo@ageas.co.uk).

## Collecting your information

**We** collect a variety of personal information about **you** such as **your** name, address, contact details, date of birth, credit history, criminal offences, claims information, financial details such as bank account and card details and IP address (which is a unique number identifying **your** computer). Where relevant, **we** also collect special categories of personal information (which was previously known as sensitive personal information) such as details regarding **your** health.

**We** also collect information from a number of different sources for example: publicly available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjusters and/or suppliers appointed in the process of handling a claim.

## Using your information

**We** collect **your** personal information and/or special categories of personal information because **we** need it to provide **you** with the appropriate insurance quotation, policy and price as well as manage **your** policy such as handling a claim or issuing documentation to **you**. **Our** assessment of **your** insurance application may involve an automated decision to determine whether **we** are able to provide **you** with a quotation and/or the price. If **you** object to this being done, then **we** will not be able to provide **you** with insurance.

**We** will also use **your** information where **we** feel there is a justifiable reason for doing so for example: to prevent and detect fraud and financial crime (which may include processes which profile **you**); collecting information regarding **your** past policies; carrying out research and analysis (including profiling); and recording and monitoring calls.

Please note if **you** have given **us** information about someone else, **you** would have confirmed that **you** have their permission to do so.

## Sharing your information

**We** share **your** information with a number of different organisations which include, but are not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to **us** or on **our** behalf or where **we** provide services in partnership with them; fraud prevention and credit

reference agencies and other companies, for example, when **we** are trialling their products and services which **we** think may improve **our** service to **you** or **our** business processes. Unless required to by law, **we** would never share **your** personal data without the appropriate care and necessary safeguards being in place.

### Keeping your information

**We** will only keep **your** information for as long as is necessary to provide **our** products and services to **you** and/or to fulfil **our** legal, regulatory, tax and accounting obligations.

**We** also keep **your** information for several years after the expiry of **your** policy in order to respond to any queries or concerns that may be raised at a later date with respect to the policy or handling of a claim. Please refer to **our** full Privacy Policy for more information.

### Use and storage of your information overseas

**Your** information may be transferred to, stored and processed outside of the United Kingdom (UK). **We** or **our** service providers may use cloud based computer systems (ie network of remote servers hosted on the internet which process and store **your** information) to which foreign law enforcement agencies may have the power to access. However, **we** will not transfer **your** information outside the UK unless it is to a country which is considered to have sound data protection laws or **we** have taken all reasonable steps to ensure the third party has suitable standards in place to protect **your** information.

### Your rights

**You** have a number of rights in relation to the information **we** hold about **you**, including: asking for access to and a copy of **your** personal information, objecting to the use of **your** personal information or to an automated decision including

profiling, asking **us** to correct, delete or restrict the use of **your** personal information, withdrawing any previously provided permission for the use of **your** personal information and complaining to the Information Commissioner's Office at any time if **you** object to the way **we** use **your** personal information. Please refer to **our** full Privacy Policy for more information.

Please note that there are times when **we** will not be able to delete **your** personal information. This may be as a result of fulfilling **our** legal and regulatory obligations or where there is a minimum, statutory, period of time for which **we** have to keep **your** information. If **we** are unable to fulfil a request, **we** will always let **you** know **our** reasons.

# What to do if you have a complaint

## What to do if you have a complaint

Should there ever be an occasion where **you** need to complain, we'll do our best to address this as quickly and fairly as possible.

**We** will try to resolve **your** complaint as quickly as **we** can. If we can't, then we'll:

- Write to **you** to acknowledge your complaint.
- Let **you** know when you can expect a full response.
- Let **you** know who is dealing with the matter.

In most instances, **we** will be able to address **your** complaint within the first few days of this being notified to **us**. On occasion, further investigation may be necessary, but **we** will provide **you** with a full written response to **your** complaint within eight weeks of notification.

If **you** have a complaint regarding **your** claim, please contact Davies Group on 03444 124 221. Alternatively **you** can write to address shown below:

Davies Group  
Telecom House  
Trinity Street  
Stoke-On-Trent  
ST1 5NA

If **your** complaint is about the way **your** policy is administered, please contact

YourPlace – details below:

YourPlace Property Management  
Wheatley House  
25 Cochrane Street  
Glasgow  
G1 1HL

Tel: 0800 479 7979

Email: [talk@your-place.net](mailto:talk@your-place.net)

Web: [www.your-place.net](http://www.your-place.net)

## What to do if you are not happy with our response

In the unlikely event that **we** have not responded to **your** complaint within eight weeks or **you** are not happy with **our** final response **you** have the right to take **your** complaint onto the Financial Ombudsman Service but **you** must do so within six months of the date of **our** response.



## Financial Ombudsman Service

If **we** cannot resolve the differences between **us**, you may refer **your** complaint to the Financial Ombudsman Service.

**You** can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with **our** final response, or if **we** have not issued **our** final response within eight weeks from **you** first raising the complaint.

**You** can contact the Financial Ombudsman Service at the address below, however they will only consider **your** complaint once you've tried to resolve it with **us**.

Exchange Tower  
London  
E14 9SR

Using this complaints procedure will not affect **your** legal rights.

## Financial Services Compensation Scheme

**We** are covered by the Financial Services compensation Scheme (FSCS). If **we** cannot meet our obligations **you** may be entitled to compensation under the scheme.

**You** can get more information from the Financial Services Compensation Scheme at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 0800 678 1100 or 020 7741 4100.





Your Factor, or Agent of your Factor:  
**YourPlace Property Management Limited**

*Registered office*

Wheatley House, 25 Cochrane Street, Glasgow G1 1HL

[www.your-place.net](http://www.your-place.net)

YourPlace Property Management Limited registered in Scotland under the Companies Act 2006, No SC 245072 and under the Property Factors (Scotland) Act, No PF000212. Regulated by the Financial Conduct Authority FRN 314653. YourPlace Property Management Limited is also carrying out property management services on behalf of other registered property factors:

- The Glasgow Housing Association Limited, number PF000287
- Dunedin Canmore Housing Limited, number PF000378
- Loretto Housing Association Limited, number PF000402

To make a claim, call **03444 124 221**

Please save this number to your mobile

### **Ageas Insurance Limited**

*Registered address*

Ageas House, Hampshire Corporate Park,  
Templars Way, Eastleigh, Hampshire SO53 3YA

[www.ageas.co.uk](http://www.ageas.co.uk)

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039.

