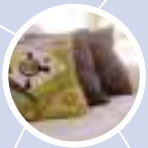

PARAGON ADVANCE
Home Insurance Policy for the letting industry

PARAGON ADVANCE

MMA INSURANCE

Introduction

Paragon has been providing products and services to the lettings industry for almost a decade. The company is now the leading independently owned Tenant Credit Referencing Agency within the UK dealing with well in excess of 1,000 tenancy applications per week on behalf of many of the country's leading Managing Agents. Based in Waterlooville, Hampshire, the company employs over 50 staff dealing predominantly with Tenant Referencing and related Insurance business.

In order to provide a complete service to landlords and managing agents Paragon have developed a full range of comprehensive Insurance products designed specifically for landlords and tenants. The products provided include Landlords Buildings and Contents Insurance and Tenants Contents Insurance. All of these policies have been tailor-made to meet the needs of residential landlords and tenants alike and the policies have been designed to ensure comprehensive quality cover giving policyholders the security they require.

Contact Numbers

CLAIMS

In the event of **you** wishing to make a claim **we** would ask **you** to follow the procedures **we** have detailed. This will enable best response on **our** part and **we** will endeavour to get things back to normal as quickly as possible.

MMA PROPERTY CARE LINE – 02920 822 550

See pages 14-16 and 24-25 for full details of how to make a claim and how we deal with claims.

PARAGON ADVANCE

If **you** wish to contact Paragon Advance the following options are available:

Telephone – **0870 389 9604**

Fax – **0870 389 9605**

Email – **Insurance@paragonadvance.com**

Address – **Paragon Advance, 4 The Briars, Waterberry Drive, Waterlooville, Hampshire PO7 7YH**

HELPLINE

This service is provided 24 hours a day, 7 days a week during the period of insurance.

EUROLAW LEGAL ADVICE

Confidential legal advice will be provided by telephone to **you** on any personal legal problem, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Norway and Switzerland.

Telephone – **0117 933 0605**

Home Insurance Policy for the Letting Industry

Thank you for choosing MMA Insurance. This policy is a contract between **you** and **us** and is based on the information **you** gave **us** when **you** applied for the insurance and **your** agreement to pay the premium. If any of the information is incorrect **you** may find **you** have no cover at all. **You** should keep it in a safe place, **you** may need to refer to it if **you** have to make a claim.

We will insure **you** under those sections shown in **your schedule** according to the terms and conditions of this policy.

This policy, **your** schedule and any endorsements should be read as if they are one document. Please read them carefully to make sure they provide the cover **you** require.

General Manager
MMA Insurance plc

Contents

	Page
Introduction	**inside front cover**
Meaning of Words	**2**
Customer Information	**4**
• Complaints Procedure	
• Financial Services Compensation Scheme	
• Law Applicable to Contract	
• Exchange of Information	
Conditions that apply to Sections 1 and 2	**5**
Exceptions that apply to Sections 1 and 2	**6**
POLICY COVER – your schedule shows what sections apply	
Section 1 – Buildings	**7**
Section 2 – Landlord's Contents	**11**
How to make a claim – Sections 1 and 2	14
How we settle your claim – Sections 1 and 2	15
Conditions that apply to Sections 3 and 4	**17**
Exceptions that apply to Sections 3 and 4	**18**
POLICY COVER – your schedule shows what sections apply	
Section 3 – Tenants's Contents	**19**
Section 4 – Personal Possessions	**23**
How to make a claim – Sections 3 and 4	24
How we settle your claim – Sections 3 and 4	24
Endorsements	**25**

Meaning of Words

Wherever the following words or phrases appear in the policy in **bold type**, they have the meanings shown below:

Accidental Damage

Unexpected visible damage caused by an identifiable external means.

Bodily Injury

Death, illness, injury or disease.

Buildings

The **dwelling**, and its outbuildings and garages, landlords fixtures and fittings, permanently fixed interior decorations, walls, gates, fences, paved terraces, paths and permanently installed swimming pools. Unless otherwise stated in the Schedule, the **dwelling** is built with brick, stone and concrete and is roofed with slate, tile, metal, concrete, asbestos, except that up to 20% of the total roof area may be constructed of flat roof or bitumen roofing.

Credit Cards

Credit, charge, cheque, bankers and cash dispenser cards.

Dwelling

The private residence and outbuildings in domestic occupancy only situated at the address specified on the Schedule, including garages on nearby sites.

Excess

The amount **we** will deduct from **your** claim payment following loss or damage. If a claim is made under more than one Section of this policy, resulting from the same incident only one **excess** will be deducted.

Fixtures and Fittings

- Built-in furniture;
- Built-in domestic appliances;
- Fixed glass and sanitary ware;
- Fixed pipes, ducts, tanks, wires, cables, switches, fires, central heating equipment, boilers and storage heaters.

Frozen food

Food contained in domesic deep freeze cabinets in the **dwelling**, excluding any cabinet more than 10 years old unless specifically mentioned on the Schedule or otherwise endorsed.

Landlord's contents

Household goods, furniture, furnishings and appliances all belonging to **you** as landlord or for which the owner has made **you** as landlord responsible whilst at the address specified on the **schedule**, including telephones, gas and electric cookers, meters and water meters.

But excluding:-

(a) Motor vehicles, caravans, trailers, aircraft, watercraft and their accessories, contact lenses, dentures, hearing aids, animals, mobile telephones, **money**, documents, **valuables** and bicycles.

(b) Property and tools used for business purposes.

(c) **Landlord's Contents** which are insured more specifically under other sections of this insurance.

(d) **Landlord's Contents** in an outbuilding in excess of 5% of the total **Landlord's contents** sum insured.

(e) Any part of the **buildings** (including but not limited to ceilings, wall coverings, built in furniture and the like).

Money

Cash, travellers cheques, bank or currency notes, luncheon vouchers, bankers drafts, cheques, postal and money orders, securities, current stamps and travel and season tickets.

Personal Possessions

Articles for personal use worn or carried by **you**.

Schedule

The document which gives the details of the cover **you** have.

Temporarily Overseas

Whilst in **your** custody or control anywhere outside the **United Kingdom** for a period not exceeding 60 days in any one Period of Insurance.

Meaning of Words
continued

Tenant's contents

1. Household goods, furniture, **personal possessions**, all belonging to or the legal responsibility of **you** as tenant.
2. Stamp, coin and other collections up to £750.
3. **Valuables** up to 33.3% of the **tenant's contents** sum insured in total or not more than 5% of the sum insured in respect of individual items unless specified on the Schedule or otherwise endorsed.
4. **Money**, securities and documents up to £250 in total.
5. Tenants' fixtures and fittings.

All whilst at the address specified on the Schedule.

But excluding:-

(a) Motor vehicles, caravans, trailers, pedal cycles, aircraft, watercraft and their accessories, contact lenses, dentures, hearing aids, animals and mobile telephones.

(b) Property and tools used for business purposes.

(c) **Tenant's Contents** which are insured more specifically under other sections of this insurance.

(d) **Tenant's Contents** in an outbuilding in excess of 5% of the total **tenant's contents** sum insured.

(e) Any part of the **buildings** (including but not limited to ceilings, wall coverings, built in furniture and the like).

United Kingdom

Great Britain (including the Channel Islands and the Isle of Man) and Northern Ireland.

Unoccupied

Not used to provide overnight accommodation for **you** or for anyone who has **your** permission for more than 30 days in a row, or for more than 60 days in a row if from inception of the policy.

Valuables

Items composed of gold, silver or other precious metals, jewellery, precious and semi-precious stones, furs, curios, works of art, watches and binoculars.

We, Us or Our

MMA Insurance plc.

You or Your

The insured as stated on the **Schedule**, including in respect of Sections 3 and 4 only, his or her spouse, children and family members normally residing with him in the **dwelling** to which this insurance applies.

Customer Information

Complaints Procedure

It is always **our** intention to provide a first class standard of service. However, if **you** do have any cause for complaint, **you** should either contact **your** insurance advisor who arranged **your** policy or the appropriate department at MMA Insurance plc. Please have **your** policy number to hand.

If the matter is not resolved to **your** satisfaction, please write to the Customer Services Director at MMA Insurance plc, Norman Place, Reading, Berkshire RG1 8DA.

If **you** consider the matter still unresolved, the following options are open to **you**:

1. Contact the Chief Executive at MMA Insurance plc, Norman Place, Reading, Berkshire RG1 8DA;
2. Ask for **your** case to be reviewed by the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. There are a few instances where the FOS are not able to assist and **you** must have allowed MMA the opportunity to resolve **your** complaint before the FOS will become involved.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to receive compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Law Applicable to Contract

You and the insurer are free to choose the law applicable to this contract but, in the absence of agreement to the contrary, English law will apply.

Exchange of Information

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help **us** to check information provided and also to prevent fraudulent claims. When **we** deal with **your** request for insurance, **we** may search the register. When **you** tell **us** about an incident (such as a fire, water damage or theft), which may or may not give rise to a claim, **we** will pass information relating to it to the register.

You can ask **us** for more information about this.

You should show this notice to anyone who has an interest in property insured under the policy.

Cancellation

You have a statutory right (under Financial Services Authority rules) to cancel **your** policy during a period of 14 days from the day of purchase of the contract or the day on which **you** receive **your** policy documentation whichever is the later.

If **you** wish to do so and the insurance **cover** has not yet commenced, **you** will be entitled to a full refund of the premium paid.

Alternatively, if **you** wish to do so and the insurance cover has already commenced, **you** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **you** have been covered and a service charge of £10. This will be calculated on a pro-rata basis for the period for which **you** received cover. This applies regardless of whether or not a claim has been made.

To exercise **your** right to cancel, please contact your insurance advisor at the address shown on **your** policy **schedule**.

If **you** do not exercise **your** right to cancel your policy, it will continue in force and **you** will be required to pay the premium.

For **your** cancellation rights outside the statutory cooling off period, please refer to condition 3 on page 5 of this policy document.

Conditions that apply to Sections 1 and 2

These conditions control the operation of the policy cover for Sections 1 and 2.

Sections 3 and 4 have their own Policy Conditions which are detailed on page 17.

1. **Taking care**

   You shall maintain the property insured in a good state of repair and maintenance and shall take all reasonable steps to prevent loss, damage or accidents.

2. **Insurable interest**

   The insurable interest in this Insurance shall not be transferred without **our** written consent.

3. **Cancellation**

   The policy may be cancelled:

   (a) by **you** giving written instructions to **us** at any stage of the duration of the contract.

   (b) by **us**

   (i) Sending fourteen days written notice in the event of non payment of any monthly premium

   (ii) Sending fourteen days written notice in all other circumstances by recorded delivery letter to **your** last known address.

4. **Alteration**

   All cover provided by this insurance shall cease if any alteration is made either to the nature of the occupation of or to the **dwelling** to which this insurance applies whereby the risk of loss, damage or accidents is increased unless such alteration be notified to and agreed in writing by **us**.

5. **Index Linking**

   The sum insured under this section will be adjusted monthly by the latest percentage change in the Building House Cost Index prepared by the Royal Institute of Chartered Surveyors, for which no additional premium will be charged during the current period of insurance. At each renewal date the annual premium will be based on the adjusted figure. This provision alone does not imply an adequate sum insured.

6. **Fraud**

   If **you** make any claim knowing it to be false or fraudulent as regards amount or otherwise then this insurance shall become void and all claims hereunder shall be forfeited.

7. **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.

8. **Contracts (Rights of Third Parties) Act 1999**

   No third party will have, or be able to, enforce any term of this policy under the Contracts (Rights of Third Parties) Act 1999. This does not affect the rights or remedies available to a third party apart from this Act.

9. **Claims**

   (a) **We** may enter any building where accidental damage has happened and take control of the remains.

   (b) **We** may take over, defend or settle a claim made against **you**:

   - at **our** own expense, **we** may take legal action in **your** name to get back any payment **we** have made under **your** policy;
   - **you** must not abandon any property to **us**.

Exceptions that apply to Sections 1 and 2

Exceptions that apply to the policy. These are the events, liabilities or property we do not cover under Sections 1 and 2 of the policy.

Sections 3 and 4 have their own Exceptions which are detailed on page 18.

We shall not be liable for any loss or damage or liability or consequential loss directly or indirectly caused by or contributed to by or arising from:-

(a) radioactive contamination by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; or from the radioactive toxic, explosive or hazardous property of any nuclear assembly or component

(b) civil war, rebellion, revolution, insurrection or military or usurped power

(c) nationalisation, confiscation, requisition or destruction of the property insured by order of the Government and/or statutory power

(d) sonic bangs caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds

(e) theft or wilful damage by **you** or members of **your** family

(f) any claim where **you** are entitled to an indemnity under any other insurance or insurances except in respect of any **excess** beyond the amount which would have been covered under such other insurance or insurances had this insurance not been in force.

(g) the failure of the programming of a computer chip or compute software to recognise any year or to function correctly to a true calendar date; computer viruses

(h) Any accident or incident that happens before this policy started.

(i) Any reduction in market value following repair or replacement paid for under this policy.

(j) Any loss or damage caused by deception unless the only deception is gaining entry to the **dwelling**.

(k) Biological or chemical contamination due to any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, or similar purposes or reasons including the intention to influence any government and/or to the public, or any section of the public, in fear.

For the purpose of this exclusion 'contamination' means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances.

Policy Cover

Section 1 – Buildings

Your schedule shows if this Section applies to your Policy.

WHAT IS INSURED	WHAT IS NOT INSURED
The **buildings** are insured against loss of or damage caused by:	The **excess** which is shown on **your schedule** under all paragraphs of this section except paragraphs 13 and 17.
1. Fire, smoke, lightning, explosion, and earthquake.	Loss or damage arising from: (a) scorching, singeing or melting unless ignition occurs (b) any gradually operating cause
2. Escape of oil from any fixed heating installation including smudge from defective vaporisation.	Loss or damage arising from: (a) inadequate maintenance (b) any gradually operating cause
3. Escape of water from any domestic heating or water installation, washing or dishwashing machine or fish tanks.	Loss or damage: (a) when the **dwelling** has been left **unoccupied** *(Endorsement 9 applies)* (b) arising from inadequate maintenance
4. Storm or flood.	Loss or damage: (a) to gates and fences (b) caused by inadequate maintenance (c) caused by a rise in the water table
5. Falling trees, branches, telegraph-poles and lamp-posts.	Loss or damage: (a) to gates and fences (b) caused by felling or lopping by **you** or on **your** behalf.
6. Falling aerials, satellite dishes, their masts or fittings	
7. Collision involving any vehicle, train, animal, aircraft or other aerial devices or articles dropped from them.	Loss or damage caused by domestic pets.
8. Riot, civil commotion, labour and political disturbances.	
9. Malicious acts and vandalism.	Loss or damage: (a) when the **dwelling** has been left **unoccupied** (b) caused by legal tenants or guests and which cannot be recovered from any security deposit lodged by the tenant exceeding £5,000. *(Endorsement 9 applies)*
10. Theft or attempted theft involving forcible and violent entry to or exit from the **dwelling**.	Loss or damage when the dwelling has been left **unoccupied** *(Endorsement 9 applies)*

Policy Cover

Section 1 – Buildings

continued

Your schedule shows if this Section applies to your Policy.

WHAT IS INSURED	WHAT IS NOT INSURED
11. Accidental damage to cables, drain inspection covers and underground services supplying the dwelling for which **you** are responsible.	(a) The cost of clearing blocked drains unless the blockage is by damage to the fabric of the drains insured by this section. (b) Damage caused to pitch fibre drains and by any inherent defect of the fabric of the drains.
12. Accidental breakage of glass (including double glazing), washbasins, sinks, baths, shower trays, splash backs, pedestals, toilet pans, cisterns, bidets and ceramic hobs forming part of the **dwelling**.	Loss or damage when the **dwelling** has been left **unoccupied** *(Endorsement 9 applies)*
13. Subsidence or ground heave of the site on which the **dwelling** stands, or landslip.	The first £1,000 of each and every claim. Loss or damage: (a) to garden walls, fences, gates, paved terraces, paths, drives, and swimming pools, unless the **dwelling** is damaged by the same cause at the same time (b) caused by compaction of infill or the use of faulty materials or faulty workmanship (c) caused by demolition or structural repair or alteration of the **dwelling** (d) caused by coastal or river erosion or normal settlement or shrinkag (e) caused by the movement of solid floor slabs unless the foundations beneath the external walls of the dwelling are damaged at the same time and by the same cause (f) caused by the action of chemicals or chemical
14. Additional costs: (a) expenses incurred with **our** consent, necessary for debris removal and shoring up (b) professional fees in respect of architects', surveyors' and engineers' costs incurred with **our** consent in the repair or reinstatement (c) costs of complying with Building or other Statutory Regulations but only to the extent these apply to the damaged parts of the **buildings** and not where notice to comply with such regulations has been served on **you** prior to the damage occurring	
15. Loss of Rent Rent which continues to be legally payable by or to **you** whilst the dwelling is uninhabitable as a direct result of an insured event. **Our** maximum liability shall not exeeed 20% of the **buildings** sum insured.	

Policy Cover

Section 1 – Buildings

continued

Your schedule shows if this Section applies to your Policy.

WHAT IS INSURED	WHAT IS NOT INSURED
16. Selling property Any loss or damage occurring between exchange of contracts and completion of the sale of the **dwelling** by **you** provided it is not otherwise insured by or on behalf of the purchaser following loss or damage to the property insured by an insured event.	
17. Property Owners Liability **We** will indemnify **you** in respect of legal liability as owner of the **dwelling** insured by this Section for damages and claimant's costs arising in connection with accidental bodily injury (including death, disease or illness) or **accidental damage** to material property occurring during the Period of Insurance. The indemnity also includes **your** legal liability incurred in connection with any private residence formerly owned and occupied by **you** by virtue of Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 PROVIDED THAT: • at the time of the accident giving rise to such liability **you** had disposed of all legal title to and interest in that private residence • there is no insurance in force applying to the private residence currently owned and occupied by **you** which covers the liability. **Our** maximum liability under this extension for all damages and claimant's costs resulting from one accident or series of accidents arising from one cause shall not exceed £2,000,000. **We** will also pay the costs and expenses incurred with **our** written consent in the defence of any claim for which there is indemnity under this extension.	**We** shall not be liable to indemnify in respect of legal liability: (a) for bodily injury to members of **your** family or any person in **your** employ (b) for damage to material property belonging to or held in trust by or in the custody or control of **you** or any member of **your** family (c) assumed by agreement or contract unless such liability would have existed without such agreement or contract (d) arising from (i) **your** profession or business (other than as owner of the **dwelling**) (ii) dogs of a type designated as dangerous in the terms of Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991 (iii) ownership, possession or use by or on behalf of **you** of vehicles (other than domestic gardening equipment), aircraft, power driven watercraft, lifts or animals (other than domestic pets).

Policy Cover

Section 1 – Buildings

continued

Your schedule shows if this Section applies to your Policy.

WHAT IS INSURED	WHAT IS NOT INSURED
18. Accidental Damage **Accidental damage** to property insured under Section 1 but only where such cover is indicated on the **schedule**.	Market depreciation. The cost of maintenance and routine decoration. Loss or damage: (a) caused by wear and tear, gradual deterioration, atmospheric or climatic conditions, vermin, insects, woodworm, rot, mildew, fungus, damp, corrosion or the action of light (b) caused by domestic pets (c) when the **dwelling** is **unoccupied** *(Endorsement 9 applies)* (d) during cleaning, heating, drying, dyeing, maintenance, alteration, repair, misuse, faulty workmanship and design, the use of faulty materials. Any amount or damage shown as insured or excluded under paragraphs 1 to 13 of Section 1: **Buildings**.

Policy Cover

Section 2 – Landlord's Contents

Your schedule shows if this Section applies to your Policy.

WHAT IS INSURED	WHAT IS NOT INSURED
The **Landlord's contents** are insured against loss of or damage caused by:	The **excess** which is shown on **your schedule** under all paragraphs of this Section except paragraph 16.
1. Fire, smoke, lightning, explosion, and earthquake.	Loss or damage arising from (a) scorching, singeing, or melting unless ignition occurs (b) any gradually operating cause
2. Escape of oil from any fixed heating installation including smoke and smudge from any defective vaporisation.	Loss or damage arising from 1. inadequate maintenance 2. any gradually operating cause
3. Escape of water from any fixed domestic water or heating installation, washing or dishwashing machine or fish tank.	Loss or damage: (a) when the **dwelling** has been left **unoccupied** *(Endorsement 9 applies)* (b) arising from inadequate maintenance.
4. Storm or flood.	Loss or damage: (a) to gates and fences (b) arising from inadequate maintenance.
5. Falling trees, branches, telegraph-poles or lamp-posts.	Loss or damage caused by felling or lopping by **you** or on **your** behalf.
6. Falling aerials, satellite dishes, their masts or fittings.	
7. Collision involving any vehicle, train, animal, aircraft or aerial devices or articles dropped from them.	Loss or damage caused by domestic pets.
8. Riot, civil commotion, labour or political disturbance.	
9. Malicious acts or vandalism.	Loss or damage: (a) when the **dwelling** has been left **unoccupied** *(Endorsement 9 applies)* (b) caused by legal tenants or guests and which cannot be recovered from any security deposit lodged by the tenant exceeding £5,000.
10. Theft or attempted theft involving forcible and violent entry to or exit from the **dwelling**.	Loss or damage: (a) when the **dwelling** has been left **unoccupied** *(Endorsement 9 applies)* (b) any amount exceeding £1,000 for contents contained in garages or outbuildings at the **dwelling**

Policy Cover

Section 2 – Landlord's Contents

continued

Your schedule shows if this Section applies to your Policy.

WHAT IS INSURED	WHAT IS NOT INSURED
11. Accidental breakage of mirrors, plate glass tops to furniture and fixed glass in furniture.	Loss or damage when the **dwelling** has been left **unoccupied**. *(Endorsement 9 applies)*
12. Subsidence or ground heave of the site on which the **dwelling** stands, or landslip.	
13. **We** will pay for loss or damage to **landlords contents** by the insured events whilst temporarily within the boundaries of the land belonging to the **dwelling** but not exceeding £200.	Any loss, damage or amount excluded under insured events 1 to 13 of section 2.
14. The replacement cost (including installation) of external door locks of the **dwelling** when the keys of such locks have been stolen from the **dwelling** and reported to the police, but not exceeding £250	
15. **We** will pay for increased metered water and gas charges incurred by **you** resulting from an insured event which gives rise to an admitted claim under this Section.	
16. **We** will indemnify **you** in respect of legal liability as owner of **Landlord's Contents** at the **dwelling** insured by this Section, for damages and claimant's costs arising in connection with accidental bodily injury (including death, disease or illness) or accidental damage to material property occurring during the Period of Insurance. **Our** maximum liability for all such damages and claimant's costs resulting from one accident or series of accidents arising from one cause shall not exceed £2,000,000. **We** will also pay the costs and expenses incurred with **our** written consent in the defence of any claim.	**We** shall not be liable to indemnify in respect of legal liability (a) for bodily injury to members of **your** family or any person in **your** employ (b) for damage to material property belonging to or held in trust by or in the custody or control of **you** or any member of **your** family (c) assumed by agreement or contract unless such liability would have existed without such agreement or contract (d) arising from (i) **your** profession or business (other than as owner of the **Landlord's Contents** at the **dwelling**) (ii) dogs of a type designated as dangerous in the terms of Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991 (iii) ownership, possession or use by or on behalf of **you** of vehicles (other than domestic gardening equipment), aircraft, power driven watercraft, lifts or animals (other than domestic pets) (iv) any accident or series of accidents occurring in Canada or in the United States of America.

Policy Cover

Section 2 – Landlord's Contents

continued

Your schedule shows if this Section applies to your Policy.

WHAT IS INSURED	WHAT IS NOT INSURED
17. **Accidental damage** to the property insured under Section 2 but only where such cover is indicated on the Schedule.	Loss or damage: (a) caused by wear and tear, gradual deterioration, atmospheric or climatic conditions, vermin, insects, woodworm, rot, mildew, fungus, damp, corrosion, or the action or light (b) during cleaning, dyeing, maintenance, repair or restoration processes or by mechanical or electrical defects or use contrary to manufacturer's instructions (c) caused by domestic pets (d) when the **dwelling** has been left **unoccupied** *(Endorsement 9 applies)* Any loss, damage or amount excluded under insured events 1 to 12 of Section 2.

How to make a claim

Sections 1 and 2

SECTIONS 1 AND 2

1. Telephone the **MMA PROPERTY CARE LINE on 02920 822 550**.

   Please have the following information to hand before you phone MMA:

   - Policy number
   - Name and insured postcode
   - Nature of problem
   - Police incident number (if you are a victim of theft, malicious damage, vandalism or something is lost or damaged away from home)
   - Approximate cost to replace/repair the item.

They will register the claim from the details **you** provide and tell **you** what to do next.

2. If **you** are a victim of theft, malicious damage, vandalism or something is lost or damaged, tell the police or issuing authority first and request an incident number. It would be helpful if **you** have an approximate cost to replace/repair the item(s) **you** would like to claim for.

3. Do not admit fault if **you** or any member of **your** family are being held responsible for injury or damage. Send all documents **you** receive unanswered and without delay to MMA Insurance, Norman Place, Reading RG1 8DA.

We follow the Association of British Insurance Claims Code, copies of which are available upon request. MMA exchange information with other companies through various databases to help us check the information provided and also prevent fraudulent claims.

Please also refer to page 5 'Conditions' and 'How we settle your claim' on pages 15-16.

How we settle your claim

Sections 1 and 2

This section details how **we** deal with claims under Sections 1 and 2 of **your** policy. (Sections 3 and 4 have their own details on page 25.) The most **we** will pay for any one claim is the amount shown on **your** policy **schedule** unless a more specific limit applies.

We will take off the **excess** from the amount **we** agree to settle **your** claim. The **excess** will apply to each separate incident.

Remember, no policy covers everything. **We** do not cover certain things such as wear and tear and maintenance. The things which are not covered by **your** policy are stated:

- In the Conditions which apply to Sections 1 and 2 on page 5.
- In the Exceptions that apply to Sections 1 and 2 on page 6.
- Under What is not Insured on pages 7-13.

It is important to ensure that **you** understand the conditions which apply to **your** policy because if **you** do not meet these conditions, it may affect any claim **you** make.

SECTION 1: BUILDINGS

As long as the loss or damage is covered under **your** policy, **we** will decide whether to settle a claim by either rebuilding, repairing or replacing or by making a payment in respect of the damaged part of the **buildings** provided that:

1. Immediately before the incident giving rise to the loss or damage:

   (a) the **buildings** were in a good state of repair and properly maintained;

   (b) the limit shown on **your** policy **schedule** was sufficient to allow for the full cost of rebuilding the **buildings** in a new condition similar in size, form and style, including the Additional Costs.

2. The reinstatement or repair must be carried out without delay.

   If at the time of the loss or damage the limit is less than the full cost of rebuilding the **buildings** in a new condition, **we** may pay only part of the value of the claim.

If repair or rebuilding is not carried out, **we** will pay the amount by which the property has gone down in value as a result of the damage or the estimated cost of repair, whichever is lower.

We will pay for the cost of repair or rebuilding of the damaged parts of the **buildings** without deduction for wear and tear provided it has been maintained in good repair and the sum insured under this Section represents the full cost of rebuilding the whole of the **buildings** at the time of the claim. If not, then payment will be made after a deduction for wear, tear and depreciation. The sum insured will be automatically reinstated from notification of any claim.

Each individual item of any matching suite or set of sanitaryware or other fixtures and fittings is regarded as a single item.

We will pay only for the damaged item and not for any undamaged companion pieces

How we settle your claim

Sections 1 and 2

continued

SECTION 2: LANDLORD'S CONTENTS

As long as the loss or damage is covered under **your** policy:

1. **We** will replace or pay for the cost of repair or replacement as new of the **landlord's contents** at **our** sole option without deduction for wear and tear provided the property has been maintained in good repair and the sum insured under Section 2 represents the full cost of replacing the whole of the **landlord's contents** as new at the time of the claim. If the property lost or destroyed is not replaced or if the sum insured is inadequate to replace the whole of the **landlord's contents** as new the payment will be made after deduction for wear and tear and depreciation. The sum insured will automatically be reinstated from the date of notification of any claim.
2. **We** will pay for individual items only of any matching set or suite of furniture, furnishings, fixtures or fittings.

   We will not pay for any undamaged companion pieces.
3. **We** will pay for carpeting only in the room or area in which loss or damage occurs.

   We will not pay for matching carpeting undamaged in other rooms or areas.

Conditions that apply to Sections 3 and 4

These conditions control the operation of the policy cover for Sections 3 and 4.

Sections 1 and 2 have their own Policy Conditions which are detailed on page 5.

1. **Taking care**

   You shall maintain the property insured in a good state of repair and maintenance and shall take all reasonable steps to prevent loss, damage or accidents.

2. **Insurable interest**

   The insurable interest in this insurance shall not be transferred without **our** written consent.

3. **Cancellation**

   The policy may be cancelled:

   (a) by **you** giving written instructions to **us** at any stage of the duration of the contract.

   (b) by **us**

   (i) Sending fourteen days written notice in the event of non payment of any monthly premium

   (ii) Sending fourteen days written notice in all other circumstances by recorded delivery letter to **your** last known address.

4. **Alteration**

   All cover provided by this insurance shall cease if any alteration is made either to the nature of the occupation of or to the **dwelling** to which this insurance applies whereby the risk of loss, damage or accidents is increased unless such alteration be notified to and agreed in writing by **us**.

5. **Fraud**

   If **you** make any claim knowing it to be false or fraudulent as regards amount or otherwise then this Insurance shall become void and all claims hereunder shall be forfeited.

6. **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.

7. **Contracts (Rights of Third Parties) Act 1999**

   No third party will have, or be able to, enforce any term of this policy under the Contracts (Rights of Third Parties) Act 1999. This does not affect the rights or remedies available to a third party apart from this Act.

8. **Claims**

   (a) **We** may enter any building where accidental damage has happened and take control of the remains.

   (b) **We** may take over, defend or settle a claim made against **you**:

   - at **our** own expense, **we** may take legal action in **your** name to get back any payment **we** have made under **your** policy;
   - **you** must not abandon any property to **us**.

Exceptions that apply to Sections 3 and 4

Exceptions that apply to the policy. These are the events, liabilities or property we do not cover under Sections 3 and 4 of the policy.

Sections 1 and 2 have their own Exceptions which are detailed on page 6.

We shall not be liable for any loss or damage or liability or consequential loss directly or indirectly caused by or contributed to by or arising from:-

(a) radioactive contamination by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; or from the radioactive toxic, explosive or hazardous property of any nuclear assembly or component

(b) civil war, rebellion, revolution, insurrection or military or usurped power

(c) nationalisation, confiscation, requisition or destruction of the property insured by order of the Government and/or statutory power

(d) sonic bangs caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds

(e) theft or wilful damage by **you** or members of **your** family

(f) any claim where **you** are entitled to an indemnity under any other insurance or insurances except in respect of any excess beyond the amount which would have been covered under such other insurance or insurances had this insurance not been in force.

(g) the failure of the programming of a computer chip or compute software to recognise any year or to function correctly to a true calendar date; computer viruses

(h) Any accident or incident that happens before this policy started.

(i) Any reduction in market value following repair or replacement paid for under this policy.

(j) Any loss or damage caused by deception unless the only deception is gaining entry to the **dwelling**.

(k) Biological or chemical contamination due to any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, or similar purposes or reasons including the intention to influence any government and/or to the public, or any section of the public, in fear.

For the purpose of this exclusion 'contamination' means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances.

Policy Cover

Section 3 – Tenants Contents

Your schedule shows if this Section applies to your Policy.

WHAT IS INSURED	WHAT IS NOT INSURED
The **tenant's contents** are insured against loss of or damage caused by:	The **excess** which is shown on **your schedule** under all paragraphs of this section except paragraph 24.
1. Fire, smoke, lightning, explosion, and earthquake.	Loss or damage arising from: (a) scorching, singeing, or melting unless ignition occurs (b) any gradually operating cause
2. Escape of oil from any fixed heating installation including smoke and smudge from any defective vaporisation.	Loss or damage arising from: (a) inadequate maintenance (b) any gradually operating cause
3. Escape of water from any fixed domestic water or heating installation, washing or dishwashing machine or fish tank.	Loss or damage: (a) when the **dwelling** has been left **unoccupied** *(Endorsement 9 applies)* (b) arising from inadequate maintenance
4. Storm or flood.	Loss or damage: (a) to gates and fences (b) arising from inadequate maintenance
5. Falling trees, branches, telegraph-poles or lamp-posts.	Loss or damage caused by felling or lopping by **you** or on **your** behalf.
6. Falling aerials, satellite dishes, their masts or fittings	
7. Collision involving any vehicle, train, animal, aircraft or other aerial devices or articles dropped from them.	Loss or damage caused by domestic pets.
8. Riot, civil commotion, labour or political disturbances.	
9. Malicious acts or vandalism.	Loss or damage when the **dwelling** has been left **unoccupied** *(Endorsement 9 applies)*
10. Theft or attempted theft.	Loss or damage: (a) when the **dwelling** has been left **unoccupied** *(Endorsement 9 applies)* (b) from an outbuilding or garage unless the theft involves forcible and violent entry or exit and the most we will pay is £1,000.
11. Accidental breakage of mirrors, plate glass tops to furniture and fixed glass in furniture	Loss or damage when the **dwelling** has been left **unoccupied** *(Endorsement 9 applies)*

Policy Cover

Section 3 – Tenants Contents

continued

Your schedule shows if this Section applies to your Policy.

WHAT IS INSURED	WHAT IS NOT INSURED
12. Accidental loss or damage to any television and aerials, video, hi-fi or personal computer equipment used solely for private and domestic purposes.	Loss or damage: (a) caused by wear and tear, gradual deterioration, atmospheric or climatic conditions, vermin, insects, woodworm, rot, mildew, fungus, damp, corrosion, or the action or light (b) during cleaning, dyeing, maintenance, repair or restoration processes or by mechanical or electrical defects or use contrary to manufacturer's instructions (c) when the **dwelling** has been left **unoccupied** *(Endorsement 9 applies)* (d) to satellite dish aerials in excess of £200. Any loss, damage or amount excluded under insured events 1 to 11 of Section 3.
13. Subsidence or ground heave of the site on which the **dwelling** stands, or landslip.	
14. **We** will pay for loss or damage to **tenant's contents** by the insured events whilst temporarily within the boundaries of the land belonging to the **dwelling** but not exceeding £200.	Any loss, damage or amount excluded under Insured Events 1 to 11 and 25 of Section 3.
15. **We** will pay for loss or damage to **tenant's contents** by the insured events whilst temporarily removed from the **dwelling** within the **United Kingdom** up to 15% of the **tenant's contents** sum insured.	Loss or damage: (a) by storm or flood in respect of property not contained within a building (b) **to money** (c) whilst such property is removed for sale; exhibition or to furniture depositories (d) by malicious acts or vandalism (e) by theft unless the theft involves forcible and violent entry or exit to or from a building Any loss, damage or amount excluded under Insured Events 1 to 11 and 25 under Section 3.
16. Following loss or damage to the **dwelling** and the **dwelling** being rendered uninhabitable by an insured event **we** will pay in respect of the period necessary for reinstatements or repair only: (a) the costs of reasonable and comparable alternative accommodation (b) rent which continues to be legally payable by **you**. **Our** maximum liability is 20% of the **tenant's contents** sum insured.	Any loss, damage or amount excluded under Insured Events 1 to 11 and 25 of Section 3.
17. The replacement cost (including installation) of external door locks of the **dwelling** when the keys of such locks have been stolen from the **dwelling** and reported to the Police but not exceeding £250.	

Policy Cover

Section 3 – Tenants Contents

continued

Your schedule shows if this Section applies to your Policy.

WHAT IS INSURED	WHAT IS NOT INSURED
18. Loss or damage to deeds, certificates, bonds and other personal documents (excluding currency bank notes and stamps) caused by an insured event whilst in the **dwelling** or in a safe deposit, bank, or solicitor's strongroom provided there is no liability on behalf of the safe deposit, bank, or solicitor and **our** liability is limited to the legal, clerical and incidental charges incurred by **you** up to an amount not exceeding £250.	Any loss, damage or amount excluded under Insured Events 1 to 11 and 25 of Section 3.
19. Fatal injury to **you** occurring whilst in the **dwelling** as a result of fire or outward and visible violence caused by thieves for an amount not exceeding £5,000 provided death occurs within 12 months of injury.	
20. **Your** legal liability as tenant in respect of loss or damage to the **dwelling** directly caused by an insured event as described in Section 1 of this insurance (and subject to the exclusions defined therein) for an amount not exceeding 20% of the **tenant's contents** sum insured.	
21. **We** will pay for increased metered water and gas charges incurred by **you** resulting from an insured event which gives rise to an admitted claim under this Section.	
22. Deterioration of **frozen food** directly caused by a rise or fall in temperature as a result of breakdown or accidental damage to the deep freezer in the **dwelling** including accidental failure of the public electrical or gas supply but not exceeding £300.	Loss or damage:- (a) caused by wilful act or neglect (b) caused by the deliberate act of any supply authority (c) whilst stored in equipment over 10 years old unless otherwise specified on the Schedule.
23. (a) Accidental loss of **money** belonging to **you** whilst anywhere in the **United Kingdom** up to an amount not exceeding £250. (b) Loss involving the fraudulent use of **credit cards** belonging to **you** and for which **you** are responsible but not exceeding £250.	Shortages due to error or omission or depreciation in value. Any loss not reported to the Police within 24 hours of the discovery of the loss. Any fraudulent use unless the issuing company is informed within 24 hours of discovery of the loss. Any loss arising from a breach of conditions stipulated by the issuing credit company. Any loss recoverable for the issuing credit company. Any fraudulent use by any person related to **you**.

Policy Cover

Section 3 – Tenants Contents

continued

Your schedule shows if this Section applies to your Policy.

WHAT IS INSURED	WHAT IS NOT INSURED
24. **Occupiers and Personal Liability** (a) **We** will indemnify **you** in respect of legal liability • as occupier of the **dwelling** insured by this Section, and/or • in a personal capacity (but not as owner or occupier of any buildings or land), for damages and claimant's costs arising in connection with accidental bodily injury (including death, disease or illness) or **accidental damage** to material property occurring during the Period of Insurance anywhere in the United Kingdom or elsewhere for temporary visits. **Our** maximum liability for all such damages and claimant's costs resulting from one accident or series of accidents arising from one cause shall not exceed £2,000,000. **We** will also pay the costs and expenses incurred with **our** written consent in the defence of any claim. **(b)** **We** will indemnify **you** in respect of legal liability as employer for damages and all costs and expenses arising in connection with accidental bodily injury (including death, disease or illness) to any person employed for domestic purposes and occurring in the course of such employment during the period of insurance. **Our** maximum liability for all damages, costs and expenses resulting from one accident or series of accidents arising from one cause shall not exceed £2,000,000.	**We** shall not be liable to indemnify in respect of legal liability: (a) for bodily injury to members of **your** family or any person in **your** employ (b) for damage to material property belonging to or held in trust by or in the custody or control of **you** or any member of **your** family (c) assumed by agreement or contract unless such liability would have existed without such agreement or contract (d) arising from (i) **your** profession or business (ii) dogs of a type designated as dangerous in the terms of Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991 (iii) ownership, possession or use by or on behalf of **you** of vehicles (other than domestic gardening equipment), aircraft, power driven watercraft, lifts or animals (other than domestic pets) (iv) any accident or series of accidents occurring in Canada or in the United States of America.
25. **Accidental damage** to the property insured under Section 3 but only where such cover is indicated on the Schedule.	Loss or damage: (a) caused by wear and tear, gradual deterioration, atmospheric or climatic conditions, vermin, insects, woodworm, rot, mildew, fungus, damp, corrosion, or the action or light (b) during cleaning, dyeing, maintenance, repair or restoration processes or by mechanical or electrical defects or use contrary to manufacturer's instructions (c) caused by domestic pets (d) when the **dwelling** has been left **unoccupied** *(Endorsement 9 applies)* (e) to clothing, furs, linen, **money**, medals, food, drink and plants. Any loss, damage or amount excluded under insured events 1 to 11 of Section 3.

Policy Cover

Section 4 – Personal Possessions

Your schedule shows if this Section applies to your Policy.

WHAT IS INSURED	WHAT IS NOT INSURED
The **tenant's contents** are insured against loss of or damage caused by:	The **excess** which is shown on **your schedule** under all paragraphs of this section.
Loss or accidental damage to the property as detailed on the Schedule, whilst in the **United Kingdom** and whilst **temporarily overseas**.	Loss or damage caused by wear and tear, gradual deterioration, atmospheric or climatic conditions, vermin, insects, woodworm, rot, mildew, fungus, damp, corrosion, or the action of light. Loss or damage caused during cleaning, dyeing, maintenance, repair or restoration processes or by mechanical or electrical defects. Loss or damage to car accessories, records, compact discs, tapes, contact lenses, dentures, hearing aids, portable telephones, household goods, camping equipment, model aircraft or boats, tools and property insured by other sections of this insurance or more specifically insured elsewhere. Loss or damage to any articles used for business purposes. Loss or damage arising from confiscation or detention by HM Customs and other authorities. Loss or damage by theft from unattended vehicles, unless items insured under Section 4 are removed from the main body of the vehicle and secured in a locked boot or locked glove compartment. **We** will not pay for breakage of strings, reeds or drum heads or loss of tone. Loss or damage to musical instruments when in transit unless packed in a suitable container. Any single item in **excess** of £1,000.

How to make a claim

Sections 3 and 4

SECTIONS 3 AND 4

1. Telephone the **MMA PROPERTY CARE LINE on 02920 822 550**.

   Please have the following information to hand before you phone MMA:

   - Policy number
   - Name and home postcode
   - Nature of problem
   - Police incident number (if you are a victim of theft, malicious damage, vandalism or something is lost or damaged away from home)
   - Approximate cost to replace/repair the item.

They will register the claim from the details **you** provide and tell **you** what to do next.

2. If **you** are a victim of theft, malicious damage, vandalism or something is lost or damaged away from the **home**, tell the police or issuing authority first and request an incident number. It would be helpful if **you** have an approximate cost to replace/repair the item(s) **you** would like to claim for.

3. Do not admit fault if **you** or any member of **your** family are being held responsible for injury or damage. Send all documents **you** receive unanswered and without delay to MMA Insurance, Norman Place, Reading RG1 8DA.

We follow the Association of British Insurance Claims Code, copies of which are available upon request. MMA exchange information with other companies through various databases to help us check the information provided and also prevent fraudulent claims.

Please also refer to page 17 'Conditions' and 'How we settle your claim' on pages 25.

How we settle your claim

Sections 3 and 4

This section details how **we** deal with claims under Sections 3 and 4 of **your** policy. (Sections 1 and 2 have their own details on pages 15 and 16). The most **we** will pay for any one claim is the amount shown on **your** policy **schedule** unless a more specific limit applies.

We will take off the **excess** from the amount we agree to settle **your** claim. The **excess** will apply to each separate incident.

Remember, no policy covers everything. **We** do not cover certain things such as wear and tear and maintenance. The things which are not covered by **your** policy are stated:

- In the Conditions which apply to Sections 3 and 4 on page 17.
- In the Exceptions that apply to Sections 3 and 4 on page 18.
- Under What is not Insured on pages 19-23.

It is important to ensure that **you** understand the conditions which apply to **your** policy because if **you** do not meet these conditions, it may affect any claim **you** make.

How we settle your claim

Sections 3 and 4

SECTION 3: TENANT'S CONTENTS

1. **We** will replace or pay for the cost of repair or replacement as new of the **tenant's contents** at **our** sole option without deduction for wear and tear provided the property has been maintained in good repair and the sum insured under Section 3 represents the full cost of replacing the whole of the **tenant's contents** as new at the time of the claim. If the property lost or destroyed is not replaced or if the sum insured is inadequate to replace the whole of the **tenant's contents** as new the payment will be made after deduction for wear and tear and depreciation. The sum insured will automatically be reinstated from the date of notification of any claim.
2. **We** will pay for individual items only of any matching set or suite of furniture, furnishings, fixtures or fittings.

   We will not pay for any undamaged companion pieces.
3. **We** will pay for carpeting only in the room or area in which loss or damage occurs.

   We will not pay for matching carpeting undamaged in other rooms or areas.
4. A deduction for depreciation will be made for clothing and linen.

SECTION 4: PERSONAL POSSESSIONS

1. **We** will replace or pay for the cost of repair or replacement as new of the property insured, at **our** sole option, without deduction for wear and tear provided **our** maximum liability shall not exceed the sums insured stated on the **Schedule**, nor more than £1,000 in respect of any one item. If **you** do not replace the article which is lost or damaged beyond economical repair, **we** will make a deduction for wear, tear and depreciation.
2. Where any item comprises articles in a pair or set **we** shall not be liable for more than the proportionate part of the insured value of the pair or set without allowance for any special value which such articles may have as a pair or set unless specifically mentioned on the **Schedule** or otherwise endorsed hereon.
3. A deduction for depreciation will be made for clothing.

Endorsements

Endorsement 1

(a) It is a condition precedent to **our** liability for loss or damage under this policy that all external doors are secured by 5 lever mortice deadlocks conforming to British Standard 3621 (except French windows which must be secured by key operated mortice rack bolts at the top and bottom of each leaf and patio doors which must be secured with key operated bolts at the top and bottom of the opening section) and that such locks shall be put into full and effective operation when the **dwelling** is left unattended and at night.

(b) It is a condition precedent to **our** liability for loss or damage under this policy that all ground floor and easily accessible upper floor windows are screwed permanently shut or secured by key operated window locks and that such locks shall be put into full and effective operation when the **dwelling** is left unattended and at night.

(c) It is a condition precedent to **our** liability for loss or damage under this policy that jewellery when not being worn is kept in a safe, details of which have been lodged with **us**.

(d) It is a condition precedent to our liability for loss or damage under this policy that the **dwelling** is protected by an intruder alarm system approved by **us** and it is a condition precedent to any liability on **us** in respect of theft that;

(i) the alarm is maintained under contract with an alarm company and shall be put into full operation when the household retires for the night and when the **dwelling** is left unattended and

(ii) **you** shall inform the alarm company immediately and **us** as soon as practicable whenever the alarm system is inoperative due to fault or damage, and

(iii) **you** shall inform **us** immediately of any notification received from the Police Authority of any withdrawal of response to the activated alarm system.

(e) It is a condition precedent to **our** liability for loss or damage under this policy that all external doors and windows are secured in accordance with the details lodged with **us** or as may be stated in the **Schedule** and that such locks are put into full operation when the **dwelling** is left unattended and at night.

(f) It is noted that Theft and Malicious Damage caused by tenants is excluded.

Endorsement 2

The cover in respect of Section 1 is restricted to fire, lightning, earthquake and explosion.

Endorsement 3

In the event of loss or damage to the stamp collection insured under Section 3 as specified on the **Schedule** the basis of settlement will be 66.6% of the Stanley Gibbons catalogue, prices current at the time of loss or damage subject otherwise to the policy terms and conditions.

Endorsement 4

In the event of loss or damage to the coin collection insured under Section 3, as specified on the **Schedule**, the basis of settlement will be 66.6% of the Spinks and Sons catalogue, prices current at the time of loss or damage subject otherwise to the policy terms and conditions.

Endorsement 5

It is a condition of this Policy that all security requirements must be operative within 30 days of the policy inception date.

Endorsement 6

It is noted that under this insurance, storm damage and water ingress is excluded in respect of or as a result of the flat roof of the **dwelling**.

Endorsement 7

The parties shown on the **Schedule** are interested in the **building** insured by Section 1 of this policy.

Endorsements

continued

Endorsement 8
The insured events of subsidence, heave or landslip are excluded.

Endorsement 9
If the **dwelling** is **unoccupied** cover in respect of insured events 3, 9, 10, 12 and 18 under Section 1 and insured events 3, 9, 10, 11 and 17 under Section 2 and insured events 3, 9, 10, 11, 12 and 25 under Section 3 are excluded unless:

1. the **dwelling** is visited at least every 14 days by a responsible adult
2. during the months of September to April each year when the **dwelling** is not in daily use by **you** either:

   the water supply is turned off at the mains and all the water and heating systems inside the **dwelling** are drained to the fullest extent
   or
   the central heating is operated so that a minimum temperature of at least 10°C is maintained throughout the **dwelling** and in any event the system is operated for no less than four hours each night.

Endorsement 10
Notwithstanding anything contained in the policy to the contrary it is understood and agreed that full cover will be granted for the first 60 days from the inception of this insurance.

Endorsement 11
Contents cover is restricted to landlords carpets, curtains, sun-blinds, white goods and the like.

Paragon Advance
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Telephone: 0870 389 9604 Fax: 0870 389 9605 www.mma-insurance.com

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