



**HOUSEHOLD BUILDINGS, CONTENTS,
ANNUAL TRAVEL AND
RENEWABLE ENERGY
INSURANCE POLICY**

Home, Travel & Renewable Energy Insurance

Effected through

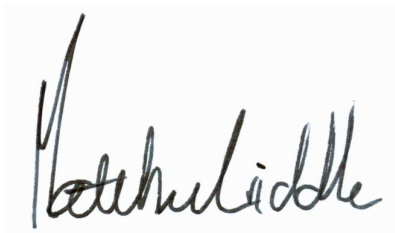
Naturesave Insurance
58 Fore St
Totnes
Devon
TQ9 5RU

In return for payment of the premium shown in the **schedule**, **we** agree to insure **you**, subject to the terms and conditions contained in or endorsed on this certificate, against loss or damage **you** sustain or legal liability **you** incur for accidents happening during the **period of insurance** shown in the **schedule**.

When drawing up this certificate, **we** have relied on the information and statements, which **you** have provided in the proposal form (or declaration) on the date shown in the **schedule**.

The insurance relates ONLY to those sections of the certificate, which are shown in the schedule as being included.

The written authority (which number is shown in the **schedule**) carrying the seal of Lloyd's Policy Signing Office and underwritten by Certain Underwriters at Lloyd's and HSB Engineering Insurance Ltd allows **Naturesave Insurance** to sign and issue this certificate on behalf of underwriters whose syndicate numbers and details are given in the authority.

A handwritten signature in black ink, appearing to read "Peter Little". The signature is written in a cursive style with a large initial "P".

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Introduction

This certificate of insurance, **schedule** and any **endorsement** applying to **your** certificate form **your Home, Travel and Renewable Energy Insurance** document. This document sets out the conditions of the contract of insurance between **you** and **us**. **You** should keep it in a safe place.

Please read the whole document carefully. It is arranged in different sections. It is important that

- **you** are clear which sections **you** have requested and want to be included;
- **you** understand what each section covers and does not cover;
- **you** understand **your** own duties under each section and under the insurance as a whole.

Please contact **Naturesave Insurance** immediately if this document is not correct, does not meet **your** requirements or if **you** would like to ask any questions.

Wherever the following words appear in this insurance they will have the meanings shown below.

Bodily injury

Bodily injury includes death or disease but not defamation.

Buildings

- The **home** and its decorations;
- Fixtures and fittings attached to the **home**;
- Permanently installed swimming pools, tennis courts, drives, patios and terraces, walls, gates, fences and, fixed fuel tanks;

you own or for which **you** are legally responsible within the **premises** and named in the **schedule**.

Contents

Household goods and personal property, within the **home**, which are **your** property or which **you** are legally responsible for.

Contents includes:

- tenant's fixtures and fittings;
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**;
- **renewable energy systems** stated in the **schedule** that are installed under the Microgeneration Certification Scheme (MCS), namely wind turbines, solar panels, anaerobic digestors, hydro-electric installations, and combined heat and power;
- wind turbines, solar panels, their fittings and masts which are attached to the **home** (not installed under the Microgeneration Certification Scheme and not eligible for the Feed-in Tariff);
- **property in the open** but within the **premises** up to £500 in total (other than radio and television aerials, satellite dishes, wind turbines, solar panels, their fittings and masts which are attached to the **home**);
- **money** and **credit cards** up to £300 in total;
- deeds and registered bonds and other personal documents up to £1,500 in total;
- stamps or coins forming part of a collection up to £1,500 in total
- Gold, Silver, Gold & Silver plated articles and Jewellery up to £5,000 or 35% of the sum insured for **contents** (10% of the sum insured for **contents** for any one item) within the private dwelling;
- domestic oil in fixed fuel oil tanks up to £1,000;
- **office equipment** up to £5,000 or 20% of the sum insured for **contents** whichever is the less, within the **home**.

Contents does NOT include:

- motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories;
- any living creature;
- any part of the buildings;
- any property held or used for business purposes other than as defined under **office equipment**;
- any property insured under any other insurance.

Credit cards

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

Endorsement

A change in the terms and conditions of this insurance.

Introduction (continued)

Europe	Europe will include: <ul style="list-style-type: none">• all Mediterranean Islands;• all countries with a Mediterranean shoreline;• the Canary Islands;• Madeira; and journeys between these countries.
Excess	The amount payable by you in the event of a claim.
Home	The private dwelling of standard construction and the garages and outbuildings used for domestic purposes at the premises shown in the schedule .
Insured Property	Structures, items, machinery, property that belongs to you .
Money	<ul style="list-style-type: none">• current legal tender, cheques, postal and money orders;• postage stamps not forming part of a stamp collection;• savings stamps and savings certificates, travellers' cheques;• premium bonds, luncheon vouchers and gift tokens; all held for private or domestic purposes.
Occupant	You or the persons authorised by you to stay in the home overnight.
Office Equipment	Computers and home office equipment belonging to you and used in conjunction with your business at the home . Office equipment does NOT include: <ul style="list-style-type: none">• loss of magnetism or corruption of data;• compensation for you not being able to use the computer or any equipment following loss or damage;• equipment more specifically insured by any other insurance;• the cost of reconstituting any lost or damaged data;• any business stock or money held for business purposes;• equipment being confiscated or repossessed;• loss or damage to computer software, software tapes / discs / CD ROMs and any data stored.
Period of insurance	The length of time for which this insurance is in force, as shown in the schedule and for which you have paid and we have accepted a premium.
Personal possessions	Clothing, baggage, sports equipment and other similar items normally carried about the person and all of which belong to you . Personal possessions does NOT include: <ul style="list-style-type: none">• money and credit cards• pedal cycles.
Premises	The address, which is named in the schedule .
Property in the open	Contents that are within the premises shown in the schedule but not contained within the home or outbuildings at the time of the loss or damage.
Renewable Energy Systems	Electricity generating infrastructure, machinery and equipment installed under the Microgeneration Certification Scheme and eligible for Feed In Tariff payments.
Sanitary ware	Washbasins, sinks, bidets, lavatory pans and cisterns, shower, trays, shower screens, baths and bath panels.
Schedule	The schedule is part of this insurance and contains the details of you , the premises , the sums insured, the period of insurance and the sections of this insurance which apply.
Standard construction	Built of brick, stone or concrete and roofed with slates, tiles, asphalt, metal or concrete.

Introduction (continued)

Terrorism	<p>Any act(s) of any person(s) or organisation(s) involving:</p> <ul style="list-style-type: none">• the causing, occasioning or threatening of harm of whatever nature and by whatever means;• putting the public or any section of the public in fear; <p>in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.</p>
Time Exclusion	<p>The period before which any payment for loss of revenue emanating from either the material damage or mechanical breakdown of any renewable energy system as defined in the schedule is made.</p>
United Kingdom	<p>The 'United Kingdom' will include England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, and journeys between these countries.</p>
Valuables	<ul style="list-style-type: none">• jewellery;• gold, silver and gold and silver-plated articles;• pictures; <p>which are your property or which you are legally responsible for.</p>
We / us / our	<p>Certain Underwriters at Lloyd's in respect of Sections One to Eight only. HSB Engineering Insurance Ltd in respect of Section Ten only.</p>
You / your / insured	<p>The person or persons named in the schedule and all members of their family who permanently live in the home.</p>

Introduction (continued)

General Conditions applicable to the whole of this insurance

Each **home** included under this insurance is considered to be covered as if separately insured.

Your duties

- You** must take all reasonable steps to prevent loss, damage or an accident and keep the **buildings** in a good state of repair.
- You must tell Naturesave Insurance immediately if you:**
 - stop using the **home** as **your** permanent private residence; or
 - regularly leave the **home** unattended by day or by night other than **your** normal job of work and holidays not exceeding 30 consecutive days in length; or
 - leave the **home** without an **occupant** for more than 30 consecutive days in length.When **we** receive this notice **we** have the option to change the conditions of this insurance.
- You** must tell **Naturesave Insurance** before **you** start any conversions, extensions or other structural work to the **buildings** that:
 - change the use of the buildings in any way;
 - involves the external surfaces of the buildings being affected/changed;
 - means **you** having to move out of the buildings for any period of time;When **we** receive this notice **we** have the option to change the conditions of this insurance.

If **you** fail to comply with any of the above duties this insurance may become invalid.

Cancellation of this insurance

- You** are entitled to cancel this insurance by contacting Naturesave Insurance within 14 days of either:
 - the date **you** receive **your** insurance documentation; or
 - the start of the **period of insurance**;whichever is the later. Providing **you** have not made any claims **we** will refund the premium.
- You** can also cancel this insurance at any time during the **period of insurance** by contacting **Naturesave Insurance**. Any return premium due to **you** will depend on how long this insurance has been in force. No return of premium will be given if a claim has occurred during the **period of insurance**.
- We** can cancel this insurance by giving **you** 7 days notice in writing, which **we** will send to the address shown in the **schedule**. Any return premium due to **you** will depend on how long this insurance has been in force.

General Exclusions applicable to Sections One to Eight only of this insurance

a) Radioactive Contamination and Nuclear Assemblies Exclusion

We will not pay for:

1. loss or destruction of damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
2. any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
 - b. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - c. any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

b) War Exclusion

We will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.

c) Electronic Data Exclusion Clause

We will not pay for:

1. loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
2. any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - a. computer viruses, erasure or corruption of electronic data;
 - b. the failure of any equipment to correctly recognise the date or change of date.

For the purposes of this exclusion 'computer virus' means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

d) The Law Applicable to this Insurance

Under European law, **you** and the insurer are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

e) Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contract (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that act.

f) Diminution in value

We will not pay for any diminution in value to all property following a valid claim under this insurance.

g) Existing and Deliberate Damage

We will not pay for loss or damage:

1. occurring outside of the **period of insurance**;
2. caused deliberately by **you** or any person lawfully in the **home**.

h) Biological and Chemical Contamination Exclusion

We will not pay for:

1. loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
 2. any legal liability of whatsoever nature;
 3. death or injury to any person;
- directly or indirectly caused by or contributed to by Biological or Chemical contamination arising from:
- a. **terrorism**;
 - b. steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of **terrorism**.

i) Unoccupancy

If **your home** is left without an authorised **occupant** for more than 30 consecutive days/nights without **our** written agreement this insurance will cover Fire/Lightning/Explosion and Earthquake only with immediate effect. This clause does not apply if an alternative unoccupancy clause has been agreed and is specified in the **schedule**.

j) Wear, Tear and Gradual Deterioration

This insurance does not cover loss or damage resulting from wear, tear or gradually operating causes.

Introduction (continued)

k) Indirect Loss or Damage

We will not pay for any loss or damage that is not directly associated with the incident that caused **you** to claim, except where that loss or damage is expressly included within this insurance.

l) Renewable Energy Systems

Where the **schedule** states that cover for **Renewable Energy Systems** is included under Section Two of this insurance, **we** will not pay for:

1. loss or damage resulting from electrical or mechanical breakdown;
2. loss or damage more specifically insured under Section Ten of this insurance;
3. loss or damage arising from faulty design, specification, workmanship or materials.

Making a Claim and Claims Conditions applicable Sections One to Eight and Ten only of this insurance

Naturally **we** hope **you** won't have any accidents or misfortune, but if **you** do, the following procedure should be followed.

First of all, check **your schedule** and the relevant section in this booklet to make sure that the loss or damage is covered. Read carefully any exceptions or conditions that may apply and refer to the '**Your duties**' section outlined below. Please remember that this insurance does not cover loss or damage which has been caused purely by wear and tear – it is not a maintenance contract.

If **you** wish to make a claim, please contact **Naturesave Insurance** as soon as possible on

Tel: 01803 864390
email: mail@naturesave.co.uk
Address: 58 Fore Street, Totnes, Devon, TQ9 5RU

You will be asked for:

- **Your** name and address;
- The policy number stated on **your schedule**.

Naturesave Insurance will take full details of **your** claim and let **you** know what **you** need to do next. In some cases this will mean the involvement of an independent loss adjuster who will make sure that **your** claim is settled fairly and satisfactorily.

Your duties

In the event of a claim or possible claim under this insurance:

1. **you** must notify **Naturesave Insurance** as soon as possible giving full details of what has happened.
2. **you** must provide **Naturesave Insurance** with any other information they require within 30 days of their request.
3. **you** must forward to **Naturesave Insurance** within 3 days, any letter, claim, writ, summons or other legal document **you** receive if a claim for liability is made against **you**. **You** must forward all information unanswered.
4. **you** must inform the Police as soon as possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property.
5. **you** must not admit liability or offer or agree to settle any claim without the written permission of **Naturesave Insurance**.
6. **you** must take all reasonable care to limit any loss, damage or injury.
7. **you** must provide **us** with, at **your** own expense, reasonable evidence of value or age (or both) for all items involved in a claim.
8. **you** must not dispose of or repair any damaged property before **we** have had the opportunity to inspect them or **you** have been advised by **Naturesave Insurance** to dispose of them.
9. **you** must not abandon any property to **us** without **our** written permission.

If **you** fail to comply with any of the above duties this may invalidate a claim.

How we deal with your claim

1. Defence of claims

We may:

- take full responsibility for conducting, defending or settling any claim in **your** name;
- take any action **we** consider necessary to enforce **your** rights or **our** rights under this insurance.

2. Other insurance

We will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any **excess** beyond the amount which would have been covered under such other insurance had this insurance not been effected. This clause does not apply to fatal injury (Section Two-H).

3. Fraudulent claims

You must not act in a fraudulent manner.

If **you** or anyone acting with **you**:

- makes a claim under the insurance knowing the claim to be false or fraudulently exaggerated in any respect; or
- makes a statement in support of a claim knowing the statement to be false in any respect or submits a document in support of a claim knowing the document to be forged or false in any respect; or
- makes a claim in respect of any loss or damage caused by **your** wilful act or connivance;

then:

- **we** shall not pay the claim;
- **we** shall not pay any other claim which has been or will be made under the insurance;
- **we** may at **our** option declare the insurance void;
- **we** shall be entitled to recover from **you** the amount of any claim already paid under the insurance since the last renewal date;
- **we** shall not return any premium;
- **we** may inform the Police of the circumstances.

4. Renewable Energy Systems

Where **your** claim relates to machinery breakdown and / or loss of revenue emanating from material damage (Section Two) or mechanical breakdown (Section Ten), please see specific claims notification and requirement details on Page 33.

SECTION ONE

Buildings

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
This insurance covers the buildings for loss or damage directly caused by	We will not pay
1. fire, lightning, explosion or earthquake	the first £50 of every claim
2. aircraft and other flying devices or items dropped from them	the first £50 of every claim
3. storm, flood or weight of snow	<ul style="list-style-type: none"> a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of Section One b) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences c) the first £50 of every claim
4. escape of water from and frost damage to fixed water tanks, apparatus or pipes	<ul style="list-style-type: none"> a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of Section One b) for loss or damage to domestic fixed fuel-oil tanks and swimming pools c) the first £50 of every claim d) for loss or damage while the buildings are not furnished enough to be normally lived in e) loss or damage caused by failure of or lack of sealant and/or grout
5. escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	<ul style="list-style-type: none"> a) for loss or damage due to wear and tear or any gradually operating cause b) the first £50 of every claim c) for loss or damage caused by faulty workmanship d) for loss or damage while the buildings are not furnished enough to be normally lived in
6. theft or attempted theft	<ul style="list-style-type: none"> a) for loss or damage while the home is not furnished enough to be normally lived in b) for loss or damage while the home is lent, let or sublet unless the loss or damage follows a violent and forcible entry c) the first £50 of every claim
7. collision by any vehicle or animal	the first £50 of every claim
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	<ul style="list-style-type: none"> a) for loss or damage while the buildings are not furnished enough to be normally lived in b) the first £50 of every claim
9. subsidence or heave of the site upon which the buildings stand or landslip	<ul style="list-style-type: none"> a) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios, terraces, walls, gates and fences unless the private dwelling is also affected at the same time by the same event b) for loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event c) for loss or damage arising from faulty design, specification, workmanship or materials d) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law e) the first £1,000 of every claim f) for loss or damage caused by coastal erosion g) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions

SECTION ONE

Buildings (continued)

What is covered	What is not covered
This insurance covers the buildings for loss or damage directly caused by	We will not pay
10. breakage or collapse of fixed radio and television aerials, fixed satellite dishes, renewable energy systems and their fittings and masts	a) for loss or damage to radio and television aerials, satellite dishes, their fittings and masts b) for loss or damage to Renewable Energy Systems c) the first £50 of every claim
11. falling trees, telegraph poles or lamp-posts	a) for loss or damage caused by trees being cut down or cut back within the premises b) for loss or damage to gates and fences c) the first £50 of every claim
What is covered	What is not covered
This section of the insurance also covers	We will not pay
A) the cost of repairing accidental damage to <ul style="list-style-type: none"> fixed glass and double glazing (including the cost of replacing frames) sanitary ware ceramic hobs all forming part of the buildings	a) for damage while the buildings are not furnished enough to be normally lived in b) the first £50 of every claim
B) the cost of repairing accidental damage caused by external and visible means from a single identifiable event to <ul style="list-style-type: none"> domestic oil pipes underground water-supply pipes underground sewers, drains and septic tanks underground gas pipes underground cables serving the home and which you are legally responsible for	a) for damage due to wear and tear or any gradually operating cause b) the first £50 of every claim
C) <ul style="list-style-type: none"> loss of rent due to you which you are unable to recover additional costs of alternative accommodation, substantially the same as your existing accommodation, which you have to pay for while the buildings cannot be lived in following loss or damage which is covered under Section One 	Any amount over 10% of the sum insured for the buildings damaged or destroyed
D) expenses you have to pay and which we have agreed in writing for <ul style="list-style-type: none"> architects', surveyors', consulting engineers' and legal fees the cost of removing debris and making safe the building costs you have to pay in order to comply with any Government or local authority requirements following loss or damage to the buildings which is covered under Section One	a) any expenses for preparing a claim or an estimate of loss or damage b) any costs if Government or local authority requirements have been served on you before the loss or damage
E) increased domestic metered water charges you have to pay following an escape of water which gives rise to an admitted claim under Number 4 of Section One	More than £750 in any period of insurance . If you claim for such loss under Sections One and Two, we will not pay more than £750 in total

SECTION ONE

Buildings (continued)

What is covered	What is not covered
This section of the insurance also covers	We will not pay
F) anyone buying the home who will have the benefit of Section One until the sale is completed or the insurance ends, whichever is sooner.	If the buildings are insured under any other insurance
G) if the buildings are damaged by water or oil escaping from any fixed tanks, apparatus, pipes or any fixed heating installation in your home , we will pay the cost of removing and replacing any other parts of the buildings necessary to find and repair the source of the leak and making good.	a) more than £2,500 each and every loss, more than £5,000 in total during the period of insurance . b) the first £50 of every claim

Accidental damage to the buildings

The following applies only if the **schedule** shows that Accidental Damage to the **buildings** is included.

What is covered	What is not covered
This extension covers the following	We will not pay
accidental damage to the buildings	<ul style="list-style-type: none"> a) for damage or any proportion of damage which we specifically exclude elsewhere under Section One b) for the buildings moving, settling, shrinking, collapsing or cracking c) for damage while the home is being altered, repaired, cleaned, maintained or extended d) for damage to outbuildings and garages which are not of standard construction e) for damage while the home is lent, let or sublet f) for the cost of general maintenance g) for damage caused by chewing, tearing, scratching or fouling by animals h) for damage caused by wear and tear, insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause i) for damage arising from faulty design, specification, workmanship or materials j) for damage from mechanical or electrical faults or breakdown k) for damage caused by dryness, dampness, extremes of temperature or exposure to light l) for damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fuel tanks m) for any damage caused by or contributed to by or arising from any kind of pollution and/or contamination n) the first £50 of every claim

SECTION ONE

Buildings (continued)

Conditions that apply to Section One (**Buildings**) only

Settling claims

How **we** deal with **your** claim

1. If **your** claim for loss or damage is covered under Section One, **we** will pay the full cost of repair as long as:
 - the **buildings** were in a good state of repair immediately prior to the loss or damage; and
 - the sum insured is enough to pay for full cost of rebuilding the **buildings** in their present form; and
 - the damage has been repaired or loss has been reinstated.

We will take an amount off for wear and tear from the cost of any replacement or repair if immediately before the loss or damage the **buildings** were not in good repair.

2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.
-

Your sum insured

3. **We** will not reduce the sum insured under Section One after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
4. If **you** are under insured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your** sum insured for the **buildings**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of rebuilding the **buildings**, **we** will only pay one half of the cost of repair or replacement.
5. The sums insured in Section One (**Buildings**) will be indexed each month in line with The House Rebuilding Cost Index issued by the Royal Institute of Chartered Surveyors.

We will not charge **you** an extra premium for any monthly increase, but at each renewal **we** will calculate the premium using the new sums insured.

For **your** protection should the index fall below zero **we** will not reduce the sum insured.

Limit of insurance

We will not pay more than the sum insured for each **premises** shown in the **schedule**.

SECTION TWO

Contents

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
This insurance covers the contents for loss or damage directly caused by	We will not pay
1. fire, lightning, explosion or earthquake	the first £50 of every claim
2. aircraft and other flying devices or items dropped from them	the first £50 of every claim
3. storm, flood or weight of snow	a) for property in the open b) the first £50 of every claim
4. escape of water from fixed water tanks, apparatus or pipes	the first £50 of every claim
5. escape of oil from a domestic fixed oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	a) for loss or damage due to wear and tear or any gradually operating cause b) for loss or damage caused by faulty workmanship c) the first £50 of every claim
6. theft or attempted theft	a) for loss or damage whilst the home is lent, let or sublet unless the loss or damage is caused by a violent and forcible entry b) any amount over £500 or 3% of the sum insured for contents whichever is greater, within detached domestic outbuildings and garages c) the first £50 of every claim
7. collision by any vehicle or animal	the first £50 of every claim
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	a) for civil commotion in Northern Ireland b) the first £50 of every claim
9. subsidence or heave of the site upon which the buildings stand or landslip	a) for loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event b) for loss or damage arising from faulty design, specification, workmanship or materials c) for loss or damage which but for the existence of this insurance would be covered under any contract or a guarantee or by law d) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions e) for loss or damage by coastal erosion f) the first £50 of every claim
10. falling trees, telegraph poles or lamp-posts	a) for loss or damage caused by trees being cut down or cut back within the premises b) the first £50 of every claim

SECTION TWO

Contents (continued)

What is covered	What is not covered
<p>This section of the insurance also covers</p> <p>A) accidental damage to</p> <ul style="list-style-type: none"> • televisions, satellite decoders • audio and video equipment • radios • home computers, video cassette recorders <p>all situated within the home</p>	<p>We will not pay</p> <ul style="list-style-type: none"> a) for loss or damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling b) for loss or damage to tapes, records, cassettes, discs or computer software c) for mechanical or electrical faults or breakdown d) for loss or damage to portable audio equipment e) for loss or damage to laptop computers f) the first £50 of every claim
<p>B) accidental breakage of</p> <ul style="list-style-type: none"> • fixed glass and double glazing • sanitary ware • mirrors • glass tops and fixed glass in furniture • ceramic hobs <p>forming part of the buildings which you are legally responsible for as a tenant and do not have other insurance for</p>	<ul style="list-style-type: none"> a) for the cost of repairing, removing or replacing frames b) the first £50 of every claim
<p>C) the contents, if these are not already insured, whilst they are temporarily out of the home against loss or damage directly caused by:</p> <p>(i) any of the events insured under numbers 1-10 in Section Two while the contents are:</p> <ul style="list-style-type: none"> • in any occupied private dwelling • in any buildings where you are living or working • in any building for valuation, cleaning or repair • in any furniture store • in any bank or safe deposit <p>(ii) fire, lightning, explosion, earthquake, theft or attempted theft while the contents are being moved to your new home or to or from any bank, safe deposit or furniture store</p>	<ul style="list-style-type: none"> a) for contents outside the United Kingdom b) for money or credit cards c) any amount over 20% of the sum insured under Section Two for contents in a furniture store d) the first £50 of every claim
<p>D) up to twelve months rent you have to pay as occupier if the home cannot be lived in following loss or damage which is covered under Section Two</p>	<p>Any amount over 10% of the sum insured under Section Two for the contents of the buildings damaged or destroyed</p>
<p>E) costs of using other accommodation, substantially the same as your existing accommodation, which you have to pay for if the home cannot be lived in following loss or damage which is covered under Section Two</p>	<p>Any amount over 10% of the sum insured under Section Two for the contents of the buildings damaged or destroyed</p>
<p>F) your legal responsibility as a tenant for loss or damage to the buildings caused by loss or damage which is covered under Section Two</p>	<ul style="list-style-type: none"> a) any amount over 10% of the sum insured under Section Two for the contents of the buildings damaged or destroyed b) for loss or damage caused by fire, lightning or explosion to the buildings other than to the landlord's fixtures or fittings c) for loss or damage arising from subsidence, heave or landslip d) for loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously e) for loss or damage while the buildings are not furnished enough to be normally lived in f) the first £50 of every claim

SECTION TWO

Contents (continued)

What is covered	What is not covered
This section of the insurance also covers	We will not pay
G) the cost of repairing accidental damage caused by external and visible means from a single identifiable event to <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables which you are legally liable for as tenant only	a) for loss or damage due to wear and tear or any gradually operating cause b) the first £50 of every claim
H) fatal injury to you , happening at the premises shown in the schedule , caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury, for the following amounts: <ul style="list-style-type: none"> • £10,000 for each insured person over sixteen years of age • £5,000 for each insured person under sixteen years of age or under, at the time of death 	
I) costs you have to pay for replacing locks to safes, alarms and outside doors in the home following theft or loss of your keys	Any amount over £250 in total
J) increased domestic metered water charges you have to pay following an escape of water which gives rise to an admitted claim under number 4 of Section Two	More than £750 in any period of insurance . If you claim for such loss under Sections One and Two, we will not pay more than £750 in total
K) wedding gifts within the home against loss or damage by events 1-10 of Section Two (contents), for one month before and one month after the wedding day of you or any member of your family (if within the period of insurance). We will increase the contents sum insured by £1,000 to cover loss or damage to wedding gifts	the first £50 of every claim
L) Your Contents sum insured is automatically increased by £3,500 for gifts during any month in which you celebrate a religious festival, against insured events 1 – 10 of Section Two (contents)	the first £50 of every claim
M) Renewable Energy Systems stated in the schedule that are lost or damaged by events 1-10 of Section Two (contents)	the first £50 of every claim
N) The cost of replacing electronic information you have bought and stored on equipment within your home and that is lost or damaged by events 1-10 of Section Two (contents)	a) the cost of remaking a file, tape or disk b) the cost of rewriting the electronic information c) more than £500 in any one period of insurance d) the cost of any information stored for business use
O) Contents belonging to a member of your family who is away at University/College during term time but who usually resides at the home against loss or damage by events 1-10 of Section Two (contents)	a) more than £2,500 in total b) more than £500 for any one item c) theft unless following forcible and violent entry

SECTION TWO

Accidental Damage to Contents

The following applies only if the **schedule** shows that accidental damage to **contents** is included.

What is covered	What is not covered
This extension covers accidental damage to the contents within the home	We will not pay <ol style="list-style-type: none">for damage or any proportion of damage which we specifically exclude elsewhere under Section Twofor damage to contents within garages and outbuildingsfor damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked uponfor damage caused by chewing, tearing, scratching or fouling by animalsany amount over £1000 in total for porcelain, china, glass and other brittle articlesfor money, credit cards, documents or stampsfor damage to contact, corneal or micro corneal lensesfor damage while the home is lent, let or sub letfor damage caused by wear and tear, insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating causefor damage arising out of faulty design, specification, workmanship or materialsfor damage from mechanical or electrical faults or breakdownfor damage caused by dryness, dampness, extremes of temperature and exposure to lightany loss or damage caused by or contributed to by or arising from any kind of pollution and/or contaminationfor the first £50 of every claim

Settling claims

How **we** deal with **your** claim

- If **you** claim for loss or damage to the **contents** **we** will at **our** option repair, replace or pay for any article covered under Section Two. For total loss or destruction of any article **we** will pay **you** the cost of replacing the article as new, as long as:

- the new article is as close as possible to but not an improvement on the original article when it was new; and
- you** have paid or **we** have authorised the cost of replacement.

The above basis of settlement will not apply to:

- clothes;
- pedal cycles;

where **we** will take off an amount for wear and tear and depreciation.

- We** will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

- We** will not reduce the sum insured under Section Two after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
- If **you** are under insured, which means the cost of replacing or repairing the **contents** at the time of the loss or damage is more than **your** sum insured for the **contents**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of replacing or repairing the **contents**, **we** will only pay one half of the cost of repair or replacement.

- Index-linking clause**

The sums insured in Section Two (**contents**) will be indexed each month in line with the Consumer Durables Section of the General Index of Retail Prices or a similar index selected by **us**.

We will not charge **you** an extra premium for any monthly increase, but at each renewal **we** will calculate the premium using the new sums insured. For **your** protection should the index fall below zero **we** will not reduce the sum insured.

Limit of insurance

We will not pay any more than the sum insured for the **contents** of each **premises** shown in the **schedule**

Where the **schedule** states that cover for **Renewable Energy Systems** is included under Section Two of this insurance, **we** will not pay more than the amount shown in the **schedule** for **Renewable Energy Systems**.

SECTION THREE

Accidents to Domestic Staff

This section applies only if the **contents** are insured under Section Two.

What is covered

We will indemnify you

for amounts **you** become legally liable to pay, including costs and expenses which **we** have agreed in writing, for **bodily injury** by accident happening during the **period of insurance** anywhere in the world to **your** domestic staff employed in connection with the **premises** shown in the **schedule**

What is not covered

We will not indemnify you

for **bodily injury** arising directly or indirectly

- from any vehicle outside the **premises**
- from any vehicle used for racing, pacemaking or speed testing
- from any communicable disease or condition
- in Canada or the United States of America after the total period of stay has exceeded 30 days in the **period of insurance**

Limit of insurance

We will not pay more than **£5,000,000** for any one accident or series of accidents arising out of any one event, plus the costs and expenses, which **we** have agreed in writing.

SECTION FOUR

Legal Liability to the Public

This section applies only if the **schedule** shows that either the **buildings** are insured under Section One or the **contents** are insured under Section Two of this insurance.

Part A

Part A of this section applies in the following way:

- if the **buildings** only are insured, **your** legal liability as owner only but not as occupier is covered under Part A (i) below.
- if the **contents** only are insured, **your** legal liability as occupier only but not as owner is covered under Part A (i) and Part A (ii) below, with the exception of **Renewable Energy Systems** for which **you** are deemed to be the owner.
- if the **buildings** and **contents** are insured, **your** legal liability as owner or occupier is covered under Part A (i) and Part A (ii) below.

What is covered

We will indemnify you

- (i) as owner or occupier for any amounts **you** become legally liable to pay as damages for
- **bodily injury**
 - damage to property
- caused by an accident happening at the **premises** during the **period of insurance**,
- OR
- (ii) as a private individual for any amounts **you** become legally liable to pay as damages for
- **bodily injury**
 - damage to property
- caused by an accident happening anywhere in the world during the **period of insurance**

What is not covered

We will not indemnify you for any liability

- a) for **bodily injury** to
 - **you**
 - any other permanent member of the **home**
 - any person who at the time of sustaining such injury is engaged in **your** service
- b) for **bodily injury** arising directly or indirectly from any communicable disease or condition
- c) arising out of any criminal or violent act against another person or property
- d) for damage to property owned by or in the charge or control of
 - **you**
 - any other permanent member of the **home**
 - any person engaged in **your** service
- e) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the **period of insurance**
- f) arising directly or indirectly out of any profession, occupation, business or employment
- g) which **you** have assumed under contract and which would not otherwise have attached

(**Exclusions** continued over the page)

SECTION FOUR

Legal Liability to the Public (continued)

Part A (continued)

What is not covered	
	<p>We will not indemnify you for any liability</p> <ul style="list-style-type: none">h) arising out of your ownership, possession or use of<ul style="list-style-type: none">i) any motorised or horsedrawn vehicle other than<ul style="list-style-type: none">• domestic gardening equipment used within the premises and• pedestrian controlled gardening equipment used elsewhereii) any power-operated liftiii) any aircraft or watercraft other than manually operated rowing boats, punts or canoesiv) any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991i) in respect of any kind of pollution and/or contamination other than<ul style="list-style-type: none">• caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises named in the schedule and• reported to us not later than 30 days from the end of the period of insurancein which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accidentj) arising out of your ownership, occupation, possession or use of any land or building that is not within the premises other than land upon which Renewable Energy Systems owned by you are sited, and for which you have a legal responsibilityk) if you are entitled to indemnity under any other insurance, including but not limited to any horse or travel insurance, until such insurance(s) is exhausted

SECTION FOUR

Legal Liability to the Public (continued)

Part B

What is covered	What is not covered
We will pay for Sums which you have been awarded by a court in the United Kingdom and which still remain outstanding three months after the award has been made provided that: <ul style="list-style-type: none">• Part A(ii) of this section would have indemnified you had the award been made against you rather than to you• there is no appeal pending• you agree to allow us to enforce any right which we shall become entitled to upon making payment	We will not indemnify you For any amount in excess of £100,000

Part C

What is covered	What is not covered
We will indemnify you for any amount you become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any home previously owned and occupied by you	We will not indemnify you <ul style="list-style-type: none">• for any liability if you are entitled to indemnity under any other insurance• for the cost of repairing any fault or alleged fault

Limit of insurance

We will not pay

- in respect of pollution and/or contamination: more than **£2,000,000** in all
- in respect of other liability covered under Section Four: more than **£2,000,000** in all for Part A and C, and £100,000 for Part B for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

SECTION FIVE

Valuables and personal possessions

The following cover applies only if the **schedule** shows that it is included

What is covered

This insurance covers

Valuables and **personal possessions** listed in the **schedule** (or specification(s) attached) against physical loss or damage within the geographical limits shown in the **schedule**

What is not covered

We will not pay

- a) for damage caused by moth, vermin, wear and tear or any gradually operating cause
- b) for damage from electrical or mechanical faults or breakdown
- c) any amount over £1,500 for any one item unless stated otherwise in the **schedule**
- d) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon
- e) for damage to guns caused by rusting or bursting of barrels
- f) for breakage of any sports equipment whilst in use
- g) for any loss of or damage to contact, corneal or micro corneal lenses
- h) for theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under **your** personal supervision
- i) the first £25 of every claim in respect of unspecified items
- j) for mobile telephones and computer equipment unless otherwise stated in the **schedule**
- k) any amount over £250 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised **occupant**
- l) any amount over £2,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during **your** absence from such rooms

Conditions that apply to Section Five (**valuables and personal possessions**) only

How **we** deal with **your** claim

1. **We** will at **our** option repair, replace or pay for any article lost or damaged.
2. If any insured item which is part of a pair or set and has an insured value of £1,000 or over:
 - **we** will not pay for the cost of replacing any undamaged or remaining items that form part of such pair or set;
 - **we** will not pay more than the proportion that the lost or damaged items bears to the insured value of such pair or set.

Your sum insured

3. If the total value of unspecified items at the time of the loss or damage is more than **your** sum insured for such items, then **we** will only pay for a proportion of the claim. For example if **your** sum insured only represents one half of the total value of unspecified items **we** will only pay one half of the cost of repair or replacement. However, if **personal possessions** are lost or damaged away from the **home** **we** will not take account of the value of **personal possessions** in the **home** at the time of such loss or damage.

Limit of insurance

We will not pay more than the sum(s) insured shown in the **schedule**.

SECTION SIX

Domestic freezer cover

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
Section Two of this insurance extends to cover	We will not pay
the cost of replacing your food in your fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes	a) for loss or damage caused by any electricity or gas company cutting off or restricting your supply b) for loss or damage due to the failure of your electricity or gas supply caused by a strike or any other industrial action

Limit of insurance

We will not pay more than the sum insured shown in the **schedule**.

SECTION SEVEN

Pedal cycle cover

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
Section Two of this insurance extends to cover the following	We will not pay
the cost of repairing or replacing your pedal cycles following <ul style="list-style-type: none">• theft or attempted theft• accidental damage anywhere in the United Kingdom	a) for loss or damage to <ul style="list-style-type: none">• tyres• lamps• accessories unless the cycle is stolen or damaged at the same time b) for loss or damage due to wear and tear or any gradually operating cause c) for damage from mechanical or electrical faults or breakdown d) for loss or damage while the cycle is used for racing or pacemaking or is let out on hire or is used other than for private purposes e) to replace a stolen cycle unless it was locked to an immovable object or kept in a locked building at the time of the theft

Limit of insurance

We will not pay more than the sum insured shown in the **schedule**.

SECTION EIGHT

Money and credit card cover

The following cover applies only if the **schedule** shows that it is included

What is covered	What is not covered
Section Five of this insurance extends to cover the following	We will not pay
<ul style="list-style-type: none">• theft or accidental loss of money• any amounts which you become legally liable to pay as a result of unauthorised use following loss or theft of your credit card(s) within the geographical limits shown in the schedule, provided that<ul style="list-style-type: none">• within 24 hours of your discovering any such loss or theft, you have notified the police and, in the case of credit card(s), the card issuing company; and• you have complied with all other conditions under which your credit card(s) were issued to you	<ul style="list-style-type: none">a) to make up any shortages due to error or omissionb) for loss of valuec) the first £50 of every claim

Limit of insurance

We will not pay more than the sum(s) insured shown in the **schedule**.

SECTION NINE

Annual Travel Insurance

This section covers business & leisure trips abroad and is not valid unless the word **"Included"** is shown under Section Nine of **your** policy schedule

Guidance Notes for the Assured/Insured Person(s)

This Certificate contains important conditions, exclusions and limitations relating to the attachment and duration of cover in respect of each and every Period of Travel to be insured hereunder. Particular reference should be made to the Conditions, Exclusions and Limitations of Liability within this policy.

For each Period of Travel the geographical limits are **world-wide** and the **time limit for cover is 60 days** (see General Provisions and Conditions Paragraph 2.)

If immediately prior to the commencement of a Period of Travel it is public knowledge that a particular country or area to which a visit may be made is in a state of, or faced with the threat of, war, armed hostility, armed revolt or insurrection, application may be made to **Naturesave Insurance** for such country or area to be removed from the war and **terrorism** exclusion No. 4. (see Exclusions). Full details of the proposed itinerary and activities should be submitted for quotation.

Procedural Conditions for Claims

Notice shall be given as soon as practicable to the Emergency Telephone Service below of any accidental **bodily injury** or illness requiring hospital in-patient treatment.

In the event of any other accident, illness, loss, damage or occurrence which causes or may cause a claim to be made under this Insurance, notice shall be given as soon as practicable to **Naturesave Insurance** who has signed this certificate quoting *the Certificate number*. Claims under this Insurance shall be payable to the Assured named herein, or if not, to the **Insured** Person or to his/her legal personal representatives.

Any enquiry or complaint concerning this Insurance should in the first instance be addressed to **Naturesave Insurance** who has signed this Certificate. If **you** are not satisfied with the manner in which **your** complaint has been dealt, **you** may ask the Policyholder and Market Assistance Department at Lloyd's to review **your** case without prejudice to **your** rights in law. Their address details are on page **43** of **your** policy document.

24 Hour Emergency Telephone Service

In the event of serious illness or injury during a Period of Travel, advice and assistance in connection with medical and repatriation arrangement should be obtained from:

One Assist
Tel UK (+44) 1992 621500
Please avoid use for other than medical emergencies
Fax UK (+44) 1992 645133

SECTION NINE

Annual Travel Insurance (continued)

General Provisions and Conditions applicable to Section Nine

1. Cover in respect of each Period of Travel shall commence at the time that the Insured Person leaves his/her home or place of business whichever occurs the later for the purpose of proceeding beyond the confines of the United Kingdom and to terminate at the time that he/she returns to his/her home or place of business whichever occurs the earlier, from door to door. The trip cancellation cover provided under Part 1 A shall commence at the time that the insured travel and accommodation bookings are made or at the commencement date of the specified Period of Insurance whichever is the later. The **United Kingdom** shall mean England, Scotland, Wales and Northern Ireland.
2. Except where the Underwriters' specific prior agreement has been obtained no Period of Travel shall be deemed to exceed 60 days in duration. If a Period of Travel is not completed within this time limit due to circumstances beyond the Insured Person's control, cover hereunder will continue without additional premium for up to a maximum of 30 days.
3. Provided that the Underwriters' specific prior agreement has been obtained to renewal or extension of this Insurance at its expiry date, cover shall continue until its termination in accordance with Conditions 1 and 2 above. If the Underwriters' prior agreement to such renewal or extension has not been thus obtained, cover hereunder shall continue for up to a maximum of 14 days only.
4. Subject always to the terms, provisions, conditions and exclusions hereof, cover under this Certificate shall attach in respect of all Periods of Travel commencing during the specified Period of Insurance.
5. Any travel and accommodation booking made during the specified Period of Insurance but relating to a Period of Travel planned to commence after its expiry date shall be included for cover under the trip cancellation provisions of Part 1A of this Certificate during the period up to but not beyond the said expiry date. (The continuation of cover thereafter will be subject to the Underwriters' prior agreement to renewal or extension of this Certificate).
6. Each Insured Person and each Period of Travel shall be deemed a separate insurance.
7. The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this Insurance shall be subject to English Law.
8. Contract (Rights of Third Parties) Act 1999. Clarification Clause - A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
9. Data Protection Act 1998 - It is understood by the Insured that any information provided to the Underwriter regarding the Insured will be processed by the Underwriters, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling of claims, if any, which may necessitate providing such information to third parties.
10. The Assured may cancel this insurance with 14 days of receipt of the Certificate of Insurance provided that no claims have been incurred.

SECTION NINE

Annual Travel Insurance (continued)

Part 1 Trip Cancellation and Disruption

A Cancellation, Curtailment and 'Get-you-there' Expenses

To pay the following expenses incurred by the Insured Person as the result of any of the occurrences specified in paragraphs 1 to 5 below:

Up to £3,000 in all in respect of irrecoverable loss of unused travel and accommodation expenses (including ski passes, ski lessons, ski hire and clothing hire) paid in advance or for which there is a contractual liability consequent upon the cancellation or curtailment of the pre-arranged Period of Travel or, if the Period of Travel is not cancelled.

Up to £500 in all in respect of reasonable additional travel and accommodation expenses incurred in fulfilling the pre-booked travel and accommodation commitments, including the use of equivalent local accommodation if rendered necessary by an occurrence covered under paragraph 5.

Specified occurrences:

1. The Insured Person sustaining accidental bodily injury or becoming ill.
2. The death, injury or illness of the Insured Person's relative, fiancé(e) or business colleague or any person with whom the Insured Person had arranged to travel, reside or conduct business or the relative, fiancé(e) or business colleague of such person.
3. The Insured Person or any person with whom he/she had arranged to travel, reside or conduct business being
 - a) quarantined or called for witness or jury service.
 - b) made redundant, provided that such redundancy qualifies for payment under the United Kingdom's Redundancy Payments Acts.
 - c) called for emergency duty as a member of the armed forces, the defence or civil administration, the police force, or the fire, rescue, public utility or medical services.
 - d) required to be present at his/her home or place of business in the United Kingdom following burglary or major damage caused by storm flood or fire.
4. The cancellation or delayed departure for 24 hours or more of an aircraft, sea vessel or other publicly licensed form of passenger transport in which the Insured Person had previously booked to travel, resulting from any of the following contingencies: strike, industrial action, fire, flood, earthquake, landslide, avalanche, volcanic eruption, adverse weather conditions and accident or mechanical breakdown provided always that such contingency had not occurred, commenced or been announced before the booking was made in respect of the flight voyage or journey thus affected.
5. Major damage caused by storm, flood or fire rendering uninhabitable the accommodation in which the Insured Person had previously booked to reside during the Period of Travel, excluding any waterborne vessel or craft.

B Missed Departure and Transport Diversion

To pay **up to £500** in all in respect of reasonable additional travel and accommodation expenses incurred by the Insured Person in fulfilling his/her pre-booked travel and accommodation commitments:

1. if at the commencement of the Period of Travel he/she misses his/her pre-booked international travel connection from the United Kingdom through disruption of his/her journey to the United Kingdom departure point occurring as the direct result of:
 - a) a fellow passenger or a crew member of the conveyance in which he/she is travelling sustaining bodily injury or becoming ill after such journey has commenced; or
 - b) any of the contingencies specified in Part A 4, provided always that such contingency had not occurred, commenced or been announced before the international travel booking was made if the United Kingdom journey is by scheduled public transport services, or before the United Kingdom journey commenced if such journey is by non-scheduled transport.
2. if at any time during the Period of Travel an aircraft, sea vessel or other publicly licensed passenger conveyance in which he/she is travelling has to be diverted from its pre-arranged destination as the result of:
 - a) a fellow passenger or a crew member sustaining bodily injury or becoming ill; or
 - b) any of the contingencies specified in Part A 4, provided always that such contingency has not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected.

C Travel Delay Inconvenience Benefit

To pay as follows if the Insured Person is delayed because of the late departure of an aircraft, sea vessel or other publicly licensed form of passenger transport in which he/she had previously booked to travel as a result of any of the contingencies specified in Part A 4, provided always that such contingency had not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected.

- (i) Outward journey at commencement of the Period of Travel £20 for the first completed 12 hour period that transport is delayed and £10 for each subsequent completed 12 hour period, up to a maximum of £100 in all.
- (ii) All subsequent journeys during the Period of Travel Payment as in paragraph (i) above.

D Alteration of Itinerary

To pay **up to £500** in all in respect of reasonable additional travel and accommodation expenses necessarily incurred by the Insured Person in the alteration of the arrangements of the Period of Travel consequent upon his/her being the victim of hijack, kidnap or the like criminal act, or upon the cancellation of publicly licensed passenger transport services caused by any of the contingencies specified in Part A 4, provided that these occur or commence during the Period of Travel.

SECTION NINE

Annual Travel Insurance (continued)

Part 2 Medical, Repatriation and Other Expenses

To pay **up to £5,000,000** in all in respect of:

A Medical and Repatriation Expenses

The following expenses necessarily incurred as the result of the Insured Person sustaining accidental bodily injury or becoming ill during the Period of Travel:

1. The Insured Person's medical, hospital and treatment expenses (including his/her additional travel and accommodation expenses) necessarily incurred outside the United Kingdom and the Insured Person's additional repatriation expenses; including compulsory quarantine, and emergency dental treatment for the immediate relief of pain;
2. Expenses incurred for the charter of an air ambulance or for the special use of air transport (including accompanying medical attendants) if agreed by prior consultation between the Insured Person's attending physicians and the Underwriters' appointed advisors as being necessary for the transportation or repatriation of the Insured Person;
3. Reasonable travel and accommodation expenses of a relative or friend (not necessarily an Insured Person) who is required to travel to, remain with or escort the Insured Person if he/she become severely incapacitated.

B Hospital Inconvenience Benefit

£25 for each completed 24 hour period that the Insured Person spends as a hospital in-patient outside the United Kingdom as the result of his/her sustaining accidental bodily injury or becoming ill during the Period of Travel, up to a **maximum of £1,500** in all, payable in addition to indemnity under Part A 1.

C Emergency Return to the United Kingdom

Additional repatriation expenses necessarily incurred by the Insured Person consequent upon any of the following occurrences during the Period of Travel:

1. The death or serious illness or injury of the Insured Person's relative, fiancé(e) or business colleague necessitating the Insured Person's presence in the United Kingdom;
2. Burglary or major damage at the Insured Person's home or place of business in the United Kingdom;
3. The death or serious illness or injury of an accompanying Insured Person, or the repatriation of such person as provided for in paragraphs 1 and 2.

D Funeral Expenses

The cost of transporting the remains or ashes of the Insured Person to his/her former place of residence in the United Kingdom if he/she dies during the Period of Travel, and/or the cost of burial or cremation if this takes place in the country abroad where the death occurred.

Part 3 Personal Accident

To pay according to the following Schedule of Benefits if at any time during the Period of Travel the Insured Person sustains bodily injury which is caused by an accident occurring at an identifiable time and location during the Period of Travel and which solely and independently of any other cause except illness directly resulting from, or medical or surgical treatment rendered necessary by such bodily injury results in his/her death or disablement as specified within twenty-four calendar months from the date of such accident.

1. Death	£25,000
2. Loss of one limb or one eye	£25,000
3. Loss of two limbs or both eyes or one limb and one eye	£50,000
4. Permanent Total Disablement	£50,000

The Death benefit is limited to **£2,500** for Insured Persons under 16 years of age at the date of the accident.

Exposure Clause

The effects of exposure resulting from a mishap during the Period of Travel to a conveyance in which the Insured Person is travelling shall be deemed to constitute bodily injury, and the date of such mishap shall be deemed to be the date of the accident causing such injury.

Disappearance Clause

If the Insured Person disappears during the Period of Travel and if, after a reasonable period of time has elapsed and all available evidence examined, there is reason to presume that the death of the Insured Person has occurred in accordance with the terms, provisions and conditions of this Part of the Insurance, the Sum Insured for Item 1 shall become payable hereunder. If at any time after such payment the Insured Person shall be found to be living, the sum thus paid shall be refunded to the Underwriters.

SECTION NINE

Annual Travel Insurance (continued)

Part 4 Delayed Baggage and General Average and Salvage

A Delayed Baggage

To **pay up to £100** in all in respect of the cost of immediate necessities purchased or hired by the Insured Person if on arrival at his/her outward destination he/she is deprived of his/her travel baggage for more than 12 hours because of temporary loss or mis-direction by the Carriers.

B General Average and Salvage

To indemnify the Insured Person **up to £500** in all in respect of any General Average and Salvage Charges levied by Carriers under Maritime Law and/or Contract of Carriage and paid by the Insured Person to secure the release of his/her accompanied baggage if, whilst he/she is engaged on a journey by sea during the Period of Travel, a situation of peril arises and the Carriers incur expenses and liability in the interests of the common safety of their passengers and cargo as a whole.

Part 5 Money, Travel Documents and Credit Cards

To indemnify the Insured Person **up to £750** in all in respect of:

A Money and Travel Documents

Loss of money, travellers' cheques, passports, driving licences, green card, petrol coupons, travel tickets and ski passes occurring during the Period of Travel, including expenses directly consequent upon such loss.

B Fraudulent Use of Lost Credit Card

Loss resulting from the fraudulent use of any credit card, charge card or bankers' card held by the Insured Person, following loss of such card during the Period of Travel.

Cover in respect of the money and travel documents specified in paragraph A shall commence at the time of their collection or receipt by the Insured Persons or 72 hours prior to planned commencement of the Period of Travel, whichever is the later. Cover in respect of money and travellers' cheques remaining after termination of the Period of Travel shall continue whilst in the custody of the Insured Person for up to 72 hours following such termination.

C Business Documents and Records

To indemnify the Insured Person **up to £100** in all in respect of the cost of replacing or restoring business documents and records the property or responsibility of the Assured or the Insured Person, following loss or damage during the Period of Travel.

Part 6 Legal Expenses and Personal Liability

A Legal Expenses

To **pay up to £25,000** in all in respect of legal expenses incurred by or on behalf of the Insured Person in the pursuit of claims for damages against third parties who have caused bodily injury to or illness or death of the Insured Person through incidents occurring during the Period of Travel. The Underwriters shall only be liable for expenses incurred with their prior written consent, which will not be unreasonably withheld, but they reserve the right to withdraw from the proceedings at any stage and to limit their liability to the expenses incurred during the period up to but not beyond the date of such withdrawal.

B Personal Liability

To indemnify the Insured Person in respect of his legal liability for bodily injury to third parties and/or for damage to their property arising from an accident occurring during the Period of Travel **up to but not exceeding £2,000,000** in respect of any one accident or series of accidents and in all inclusive of associated legal expenses incurred with the Underwriters' prior written consent.

It is a condition of cover under this Subsection that neither the Assured nor the Insured Person shall admit any liability nor offer agreement to settle any claim without the prior written consent of the Underwriters.

Part 7 Hijack and Kidnap Daily Benefit

To **pay £50 for each complete day** that the Insured Person is detained as the result of hijack, kidnap or the like terrorist or criminal act occurring during the Period of Travel, **up to £1,000** in all.

SECTION NINE

Annual Travel Insurance (continued)

Other Conditions and Limitations applicable to Section Nine

Part 1 Trip Cancellation and Disruption

The Underwriters shall only be liable:

1. under the cancellation and curtailment provisions of Part 1 A to the extent of the contractual liability.
2. for claims arising from delayed departure under Part 1 A 4 and 1 C if the Insured Person has obtained written confirmation from the Carriers or their Agents stating the actual date and time of departure and the reason for the delay. For the purposes of claims payment under these Parts the period of delay shall be taken as commencing at the departure time of the conveyance as specified in the booking confirmation supplied to the Insured Person.
3. under Part 1 B 1 if in the selection of the route, means of travel and time of departure the Insured Person has done all things reasonable and practicable to minimise the possibility of late arrival at the United Kingdom departure point.
4. for claims under Part 1 B 1 attributable to mechanical breakdown of non-scheduled transport if the Insured Person has obtained a garage or motoring organisation report confirming the date, cause and time of such breakdown.

Part 3 Personal Accident

1. In no case shall the Underwriters' liability in respect of the Insured Person exceed in all the largest Sum Insured applicable to him/her under any one of the items comprising the Schedule of Benefits.
2. No claim shall be payable under more than one Item in the Schedule of Benefits in respect of the consequences of the same accident.
3. The Underwriters shall only be liable:
 - a) under Item 1 of the Schedule of Benefits if death occurs within twenty-four calendar months of the date of the accident.
 - b) under Items 2 and 3 of the Schedule of Benefits if the Loss of limb(s) and/or eye(s) occurs within twenty-four calendar months of the date of the accident.
 - c) under Item 4 of the Schedule of Benefits if the period of Total Disablement giving rise to the claim for this Item commences within twenty-four calendar months of the date of the accident and lasts for twelve consecutive calendar months or more.
4. In the event that an accident covered hereunder should result in the death of the Insured Person within twenty-four calendar months of the date of such accident and prior to the definite settlement of a claim for disablement as provided for under Items 2, 3 and 4 of the Schedule of Benefits, there shall be paid instead of such claim for disablement the Sum Insured payable for Item 1 Death.
5. In the event of a claim the Underwriters' appointed medical advisor(s) shall be allowed to examine the Insured Person as often as they may deem necessary.
6. For the purpose of this Insurance:
 - a) Loss of a limb shall include loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and shall include total and irrecoverable loss of use of hand, arm or leg.
 - b) Loss of an eye shall mean total and irrecoverable loss of sight of the eye.
 - c) Permanent Total Disablement shall mean disablement of the Insured Person which prevents him/her from engaging in any part of his/her usual occupation for a period of twelve consecutive calendar months and at the end of that time being without prospect of improvement.

Part 5 Money, Travel Documents & Credit Cards

The Underwriters shall only be liable in respect of the fraudulent use of credit card, charge card or bankers' card if the Insured Person and/or the Assured has (have) complied with the terms and conditions under which the card was issued, including those relating to the safe-keeping and use of the card and the reporting to the Issuing Company or Bank of any misplacement or loss.

SECTION NINE

Annual Travel Insurance (continued)

Exclusions

All Sections

1. Except where the Underwriters' specific prior agreement has been obtained cover shall not attach under this Insurance in respect of any trip that is:
 - a) expected at the date of its booking or commencement to exceed 60 days in duration or to involve hazardous or non-conventional holiday or business activities.
 - b) booked or undertaken by an Insured Person aged under 18 years at its commencement date unless, for the entire duration of such trip, he/she is to be accompanied by another person who is insured hereunder and is aged over 18 years at the said date.
2. This Insurance excludes any trip that is booked or commenced contrary to medical advice or after receipt of a terminal prognosis or wholly or partly for the purpose of obtaining medical treatment or convalescent care.
3. The Underwriters shall not be liable:
 - a) if the Insured Person has reached his/her 71st birthday at the commencement date of the specified Period of Insurance.
 - b) for death, disablement, expense, loss, damage or indemnity resulting from or attributable to:-
 - i) winter sports in excess of 17 days in total during the Period of Insurance; scuba diving activities booked or planned prior to commencement of the Period of Travel; motor cycling (other than the use of mopeds or motor scooters hired during the Period of Travel); mountaineering or rock climbing normally requiring the use of ropes or guides; riding or driving in any kind of race; competition in major events on snow or ice; freestyle skiing; repetitive travel in ski-run helicopters; ski jumping; ice hockey; the use of bob sleighs and skeletons; any form of operational duties as a member of the armed forces (except for the cover specifically provided under Part 1A3 paragraph (c); professional entertaining; or aerial activities other than air travel as a passenger.
 - ii) the Insured Person's suicide or attempted suicide or intentional self injury or deliberate exposure to exceptional danger (except in an attempt to save human life).
 - iii) the Insured Person's own criminal act.
 - iv) Human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS related illness.
4. The Underwriters shall not be liable for any claim directly or indirectly consequent upon or contributed by:
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b) radioactive toxic explosion or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

This insurance excludes any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss or expense: War, hostilities or warlike operations (whether war be declared or not); Invasion; Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs; Civil war; Riot; Rebellion; Insurrection; Revolution; Overthrow of the legally constituted government; Civil commotion assuming the proportions of, or amounting to, an uprising; Military or usurped power; Explosions of war weapons; Utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined; Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not and Terrorist activity.

For the purpose of this exclusion:

Terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s);

Utilisation of Nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals;

Utilisation of Chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals;

Annual Travel Insurance (continued)

Utilisation of Biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals. Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Part 1 Trip Cancellation and Disruption

The Underwriters shall not be liable:

1. under Part 1 A 4, 1 B and 1 C for claims arising out of any contingency that had occurred, commenced or been announced before this Insurance was effected.

Part 2 Medical, Repatriation and Other Expenses

The Underwriters shall not be liable for:

1. the first £35 of each and every claim;
2. the cost of any medication, consultation or treatment the need for which could reasonably have been foreseen by the Insured Person at the time that the Period of Travel commenced, nor for any travel, accommodation or other expense incurred in connection therewith;
3. any expense incurred after the Insured Person has returned to the United Kingdom or incurred after a period of twelve calendar months has elapsed following the date on which the insured bodily injury, illness or contingency first occurred or commenced during the Period of Travel, whichever shall occur the sooner.

Part 1 Trip Cancellation & Disruption and Part 2 Medical, Repatriation & Other Expenses

The Underwriters shall not be liable:

1. any trip that is booked or commenced contrary to medical advice or contrary to health & safety restriction(s) from an airline/carrier with whom you booked to travel or after receipt of a terminal prognosis or wholly or partly for the purpose of obtaining medical treatment or convalescent care;
2. any claims under Part 1 A and 2 C attributable to any medical condition or set of circumstances known to the Insured Person at the time that the Insurance was effected or at the time that the Period of Travel was booked, whichever is the later, where such condition or set of circumstances could reasonably have been expected to give rise to cancellation or curtailment of the Period of Travel;
3. any claims arising from any health condition that you have, where such condition has already been the subject of a claim under this certificate in respect of any previous period of travel.

Part 4 Delayed Baggage & General Average and Salvage

The Underwriters shall not be liable for:

1. confiscation or detention by Customs or other Authority;
2. General Average or Salvage Charges which are covered or would, but for the existence of this Insurance, be covered by any other Insurer or Indemnifying Organisation, except in respect of any excess beyond the amount payable by such other Insurer or Organisation.

Part 5 Money, Travel Documents and Credit Cards

The Underwriters shall not be liable for:

1. the first £35 of each and every claim;
2. any loss not reported to the Police within 48 hours of discovery;
3. money lost in exchange, or through errors or omissions in transactions or purchases;
4. loss of money contained in baggage whilst such baggage is in the custody of Carriers and outside the control of the Insured Person;
5. confiscation or detention by Customs or other Authority.

Annual Travel Insurance (continued)

Part 6 - B Personal Liability

The following exclusions shall apply:

1. Liability for bodily injury to the Insured Person's employees or to any member of his family or household;
2. Liability for damage to property owned by, or in the care, custody or control of, the Insured Person or any member of his family or household, except for damage to the structure or contents of any building or permanently or seasonally sited cabin, caravan or tent temporarily hired or let to the Insured Person for the sole purpose of his personal occupancy during the Period of Travel;
3. Liability arising out of the ownership, possession, custody or use of any aircraft, mechanically propelled or horse drawn vehicle (other than golf buggies), caravan, vehicular trailer, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies), firearm, animal (other than horses hired for hacking only), land, building or permanently or seasonally sited property of any kind;
4. Employer's liability;
5. Contractual liability;
6. Liability arising out of or incidental to the practice of a profession or occupation or to the supply of goods or services;
7. Liability that is covered under any other insurance, except for any excess beyond the amount which would have been covered under such other insurance had this Insurance not been in force.

If when booking or commencing a Period of Travel you are in any doubt about the relevance of these exclusions, clarification should be sought from **Naturesave Insurance**.

Optional Clauses

UNITED KINGDOM TRAVEL EXTENSION CLAUSE

(only operative if stated within the Schedule of insurance at the end of this document)

It is hereby agreed that journeys undertaken within the confines of the United Kingdom by the insured person(s) will be included as "Periods of Travel" for cover under this insurance, provided always that such journeys are prebooked and are of more than three days duration. Cover in this respect of such "Periods of Travel" shall attach in accordance with the General Conditions, Provisions and Exclusion thereof and shall apply from door to door.

SECTION TEN

Renewable Energy Insurance

General Definitions

Limit of Indemnity

Our liability in respect of any one loss or series of losses arising out of any one occurrence shall not exceed:

- £25,000 in respect of **Machinery Breakdown**;
- £25,000 in respect of **Loss of Revenue**.

Insured Property

Domestic and residential **renewable energy systems** eligible for the **Feed-in Tariff** comprising:

- wind turbines;
- photovoltaic units;
- hydro systems;
- anaerobic digestion;
- micro combined heat and power; and
- other such **Renewable Energy Systems** as introduced;

on systems up to 50kW installed through **the Microgeneration Certification Scheme**.

Specific Conditions Applying To Section Ten

Misrepresentation

1. This Section shall be voidable in the event of misrepresentation, misdescription or non disclosure of any material fact.

Claims Notification and Requirements

2. In the event of any occurrence giving rise or likely to give rise to a claim **you** or **your** representative shall:
 - (a) as soon as practicable notify **us**, giving full particulars and information, and notify the Police in the event of loss where **you** have reason to believe a criminal offence has been committed;
 - (b) take all reasonable action to prevent or minimise the loss and prevent further loss or damage. **We** shall not be liable for any further damage resulting from the continued use of the **Insured Property** until repaired to **our** satisfaction;
 - (c) retain any damaged property or parts;
 - (d) when required to do so but in any event no later than 30 days after the expiry of any **Period of Insurance** deliver to **us** a statement in writing of all particulars and details relating to the incident and other evidence as may be required;

No claim shall be paid until **you** have complied with this condition.

Claims Settlement

3.
 - (a) **We** may at **our** option repair, reinstate, replace or pay in **money** for any loss or damage covered by this Section. The amount stated as the **Excess** or the loss sustained by **you** during any **Time Exclusion** shown in **your Schedule** will be deducted from the settlement and borne by **you**.
 - (b) Without prejudice to liability **you** may proceed with minor repairs subject to compliance with *Claims Notification and Requirements* as above.
 - (c) **We** shall be entitled to take over, defend or settle any claim in **your** name.

Precautions

4. **You** shall exercise due diligence in:
 - (a) complying with any statute or order;
 - (b) ensuring that the **Insured Property** is maintained and used in accordance with manufacturers recommendations and take reasonable precautions to prevent loss or damage.

Access

5. **We** or **our** representatives shall have the right of access to **your** property at reasonable times.

Fraud

6. Presentation of any fraudulent claim or use of any fraudulent means to obtain benefit under this policy by either **you** or any person acting on **your** behalf with **your** knowledge will result in the policy being voidable.

Subrogation

7. **We** may at **our** expense use all legal means in **your** name to secure reimbursement for loss or damage and **you** shall give all reasonable assistance for that purpose.

Arbitration

8. If any difference arises as to the amount to be paid under this Section (liability having been accepted) the difference shall be referred to an arbitrator to be appointed by both parties in accordance with the statutory provisions applicable. The making of an award against **us** shall be a condition precedent to any right of action against it.

Abandonment

9. **You** shall not be entitled to abandon any **Insured Property** to **us** whether or not taken possession of by it.

Observance

10. **You** are obliged to observe the Terms and Conditions of this Section in order for cover to remain in force.

SECTION TEN

Renewable Energy Insurance (continued)

Exclusions Applying To This Section

Other than as specifically provided for elsewhere within this Section **we** shall not be liable for:

Intentional Acts

1. Loss or damage caused by or arising out of:
 - (a) any intentional act or wilful omission by **you** (other than an act or omission, the purpose of which is an exceptional measure to prevent injury, loss or damage) which having regard to the nature and circumstances of the act or omission could reasonably be expected to cause, contribute to or exacerbate any loss or damage;
 - (b)
 - (i) intentional overloading;
 - (ii) testing or experiments involving the imposition of any abnormal conditions.

Wear and Tear

2. Loss or damage caused directly by:
 - (a) wear and tear, gradual deterioration or rust;
 - (b) gradually developing defects;
 - (c) scratching or chipping of painted or polished surfaces;
 - (d) erosion or corrosion;but this shall not exclude resultant loss or damage not otherwise excluded.

Application of Tools

3. Loss or damage caused by or arising out of the direct application of any tool or process during the course of repair, maintenance, inspection, modification or overhaul.

War Risks

4. Any loss or damage directly or indirectly caused by or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to **Insured Property** by or under the order of any government or public or local authority.

Guarantees of Performance

5. Liquidated damages, penalties for delay or detention or in connection with guarantees of performance or efficiency.

Terrorist Acts

6.
 - a) Any consequence of civil commotion assuming the proportion of or amounting to a popular rising, martial law or the act of any lawfully constituted authority;
 - b) Loss or damage caused by or happening through or in consequence directly or indirectly of **terrorism**;
 - c) Loss or damage directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing, or in any way relating to any act of **terrorism**;
 - d) Loss or damage in Northern Ireland occasioned by or happening through or in consequence directly or indirectly of riot, strike, civil commotion, locked out workers or persons taking part in labour disturbances.

For the purposes of this policy **terrorism** shall mean any act of any person or group of persons acting alone or on behalf of or in connection with any organisation or government with activities directed towards the overthrowing or influencing of any government force or violence and / or putting the public or any section of the public in fear.

In any action, suit or other proceedings where **we** allege that by reason of this definition any loss or damage is not covered by this policy (or is covered only up to a specified Limit of Indemnity), the burden of proving that such loss or damage is covered (or is covered beyond that Limit of Indemnity) shall be upon **you**.

Riot Strike and Civil Commotion

7. Loss or damage occurring at **your premises** caused by or arising from riot, strike, lock-out or civil commotion.

Nuclear Risks

8. Loss, destruction or damage to **Insured Property**, or expense or indirect loss, or any legal liability caused by or arising from:
 - (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component.

SECTION TEN

Renewable Energy Insurance (continued)

Sonic Bang

9. Loss or damage directly caused by the pressure waves of aircraft or other aerial devices travelling at sonic or supersonic speeds.

Airborne and Waterborne Craft

10. Loss of or damage to airborne or waterborne vessels, craft, platforms or rigs or any **Insured Property** situated thereon or being loaded onto or offloaded therefrom.

Electronic Risks Exclusion

11. a) loss or damage to any computer or other equipment or component or system or item which processes, stores, transmits, retrieves or receives data or any part thereof, whether tangible or intangible (including, but without limitation, any information or programs or software) and whether **your** property or not, where such damage is caused by **virus or similar mechanism** or **hacking** or **denial of service attack**;
b) consequential loss directly or indirectly caused by, or arising from, **virus** or similar mechanism or **hacking** or **denial of service attack**.

Virus or similar mechanism shall mean any program code, programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations whether involving self-replication or not.

The definition of **virus or similar mechanism** includes but is not limited to Trojan horses, worms and logic bombs.

Hacking shall mean unauthorised access to any computer or other equipment or component or system or item which processes, stores, transmits, retrieves or receives data, whether it be **your** property or not.

Denial of service attack shall mean any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability of networks, network services, network connectivity or information systems.

Denial of service attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses and the generation of excess or non-genuine traffic between and amongst networks.

Pollution or Contamination

12. Loss or Damage caused by or arising from pollution or contamination.
This exclusion shall not apply to cost arising from pollution or contamination of **insured property** caused directly by an occurrence which is insured by this policy, provided that **our** liability shall be limited to a maximum of £1,000 in respect of pollution or contamination.
Excess - £150 each and every loss

Micro Organism

13. Any loss, damage, claim, cost, expense or other sum directly or indirectly arising out of or relating to mould, toxic mould, mildew, fungus, spores or other micro organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

This Exclusion applies regardless of whether there is:

- any physical loss or damage to **Insured Property**;
- any insured peril or cause whether or not contributing concurrently or in any sequence;
- any loss of use, occupancy or functionality;
- any action required including, but not limited to, repair, replacement, removal, cleanup, abatement, disposal, relocation or steps taken to address medical or legal concerns.

Guarantee / Warranty / Maintenance

14. The cost of repairing, rectifying or replacing any loss recoverable under any manufacturer's or supplier's guarantee or warranty or any maintenance contract or maintenance provision.

SECTION TEN

Renewable Energy Insurance (continued)

Part A - Equipment Breakdown & Damage Insurance

Cover

We will indemnify **you** against machinery breakdown to the **Insured Property** described in the **Schedule** whilst at the **premises** specified in the **Schedule** subject to the terms conditions and exclusions of this Section.

Special Definitions

Insured Property

Insured Property shall mean installed machinery owned by or leased to **you** as described in the **Schedule** and at the **premises** specified in the **Schedule** excluding:

- a) supporting structures, lift enclosures (other than landing gates), rail tracks, anchorage bolts or fixing appliances, brickwork, masonry, foundations or chimneys;
- b) vehicles other than purpose built lifting and handling machinery;
- c) prototype and experimental machinery and plant;
- d) computer or data processing equipment unless linked and wholly dedicated to the control of any machine or production or treatment process;
- e) **office equipment**;
- f) communication or alarm systems.

Machinery Breakdown

Machinery Breakdown shall mean the actual breaking, failure, distortion or burning out of any part of **your** property whilst in ordinary use arising from defects in **your** property causing its sudden stoppage and necessitating repair or replacement before it can resume work.

Explosion

Explosion shall mean the sudden and violent rending of **your** property by force of internal steam or other fluid pressure (other than pressure of chemical action or ignited flue gases or ignition of the **contents**) causing bodily displacement of any part of **your** property together with forcible ejection of the contents.

Premises

Premises shall mean the location(s) shown in the **schedule**.

Basis of Loss Settlement

The Company shall pay:

- a) where the **Insured Property** is destroyed, or significantly damaged whereby it cannot be economically repaired, the cost of replacing the property by similar property equal to, but not better or more extensive than its condition when new;
- b) where the **Insured Property** is damaged, the repair costs of the damage and / or restoration of the damaged portion to a condition substantially the same as, but not better or more extensive than its condition when new.

If any **Insured Property** has not been repaired or replaced within 24 months from the date of loss, destruction or damage, **we** shall not be liable for more than the actual cash value (taking account of proper deduction for depreciation) of the **Insured Property** at the time of such loss, destruction or damage.

Subject otherwise to the terms Conditions and Exclusions of this Section.

SECTION TEN

Renewable Energy Insurance (continued)

Special Exclusions

We shall not be liable for

1. Excluded Perils

Loss of or damage to **Insured Property** caused by or from:

(a) fire, lightning, explosion (other than **Explosion** as defined in this policy), earthquake, flood, storm, tempest, inundation, escape of water from water containing apparatus, leakage from sprinkler installations, aircraft and other aerial devices or articles dropped therefrom;

(b) theft or attempted theft;

but damage to any **Insured Property** insured under this policy by its own **Explosion** as a result of any such cause is not excluded.

2. Erection Risk

Loss of or damage to **Insured Property** during installation, erection, dismantling, transportation or removal.

3. Indirect Loss

Loss of use or indirect loss or damage of any kind or description unless specifically provided for elsewhere within this Section.

4. Excluded Parts

Loss of or damage to:

(a) safety or protective devices due to their functioning;

(b) tyres by cuts, bursts, punctures or the application of brakes unless arising from a malicious act;

(c) batteries, other than loss or damage due to extraneous cause;

(d) tools, cutting edges, moulds, dies, patterns, non-metallic linings, pulverising and crushing surfaces, flexible pipes, trailing cables, driving belts or bands or parts requiring periodic renewal.

5. OSP - Own Surrounding Property Extension Cover Clause

We will, subject to the **Limit of Indemnity** for this Extension, indemnify **you** against damage to property owned by or leased to **you** and for which **you** are responsible:

(a) directly resulting from **Explosion** of **Insured Property**;

(b) directly resulting from any damage to the **Insured Property** insured under this policy.

SECTION TEN

Renewable Energy Insurance (continued)

Part B - Loss Of Revenue Insurance

Cover

In the event that the **revenue** from **your Renewable Energy Systems** at the **Premises** is interrupted or interfered with in consequence of an **Accident**, **we** will indemnify **you** against the amount of the loss resulting from the interruption or interference.

Provided that:

1. **Our** total liability shall not exceed the amount specified in the **Schedule** as the Sum Insured;
2. The insurance is limited to **Loss of Revenue** being the amount by which the **Revenue** during the **Indemnity Period** shall fall short of the **Standard Revenue** in consequence of an **Accident**.

Definitions

Accident

Loss or damage for which **we** have admitted liability under Section Ten - Part A or Section Two (**Contents**).

Revenue

The **money** paid or payable to **you** for services rendered in the course of generating income from **Renewable Energy Systems** at **your Premises**.

Indemnity Period

The period beginning with the occurrence of an **Accident** and ending not later than 12 months after the date of the **Accident** during which **you** were unable to generate income from **your Renewable Energy System** as a consequence of the **Accident**. The maximum indemnity period shall not exceed 12 months including **Time Exclusion**.

Time Exclusion

The period beginning with the occurrence of an **Accident** during which no indemnity is payable.

Gross Revenue

The **Revenue** during the twelve months immediately before the date of the **Accident**.

Standard Revenue

The **Revenue** during the period in the twelve months immediately before the date of the **Accident** which corresponds with the **Indemnity Period**.

to which such adjustments shall be made as may be necessary to provide for the trend of the generation of **Revenue** from **your Renewable Energy System** and for the variations in and the special circumstances affecting the generation of **Revenue** from **your Renewable Energy System** either before or after the **Accident**, or which would have affected the generation of **Revenue** from **your Renewable Energy System** had the **Accident** not occurred, so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which, but for the **Accident**, would have been obtained during the relative period after the **Accident**.

Definitions Relating to New Renewable Energy Systems Only

In the event that a claim arises from an **Accident** occurring prior to the completion of the first year of the generation of **Revenue** from **your Renewable Energy System** at the **Premises**, the **Gross Revenue** and **Standard Revenue** definitions are replaced by the following:

Gross Revenue

The proportional equivalent for a period of twelve months of the **Gross Revenue** realised during the period between the commencement of the generation of **Revenue** from **your Renewable Energy System** and the date of the **Accident**.

Standard Revenue

The proportional equivalent for a period equal to the **Indemnity Period** of the **Revenue** realised during the period between the date of commencement and the date of the **Accident**.

to which such adjustments shall be made as may be necessary to provide for the trend of the generation of **Revenue** from **your Renewable Energy System** and for the variations in and the special circumstances affecting the generation of **Revenue** from **your Renewable Energy System**, either before or after the **Accident**, or which would have affected the generation of **Revenue** from **your Renewable Energy System** had the **Accident** not occurred so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which, but for the **Accident**, would have been obtained during the relative period after the **Accident**.

SECTION TEN

Renewable Energy Insurance (continued)

Exclusions

We shall not be liable for any loss resulting from interruption or interference due to:

Deliberate act of Supply Authority

The total or partial failure of Utilities, Services or Supplies caused by:

- a) deliberate act of any supply authority unless performed for the sole purpose of safeguarding life or protecting a part of any supply authority's system;
- b) scheme of rationing unless necessitated solely by physical damage to a part of the supply authority's system;
- c) strike or lock-out, total or partial withdrawal of labour or partial or complete cessation of work;
- d) drought.

Time Exclusion

The first 3 days each and every claim.

Endorsements (applicable to Sections One to Eight ONLY)

The following clauses apply only if they are mentioned in the **schedule**.

1. **Hotel and motel clause**

This insurance does not cover theft or disappearance of jewellery from hotel or motel rooms during **your** absence from such rooms. (This clause overrides exclusion I of Section Five).

2. **Alarm clause**

This insurance does not cover theft:

- when the premises are unattended; or
- at night;

unless:

- a) at all such times the intruder alarm has been put into full and effective operation; and
- b) the intruder alarm is kept in good working order throughout the **period of insurance** under a maintenance contract with the installing company.

3. **Safe clause**

This insurance does not cover theft of jewellery from the **home** unless the jewellery is kept in a locked safe whilst not being worn.

4. **Keys clause**

This insurance does not cover theft of jewellery from safe(s) unless **you** have removed the keys of the safe(s) from the **home** while **you** are absent from the **premises**.

5. **Climatic conditions clause**

This insurance does not cover loss or damage caused by dryness, dampness, and extremes of temperature or exposure to the light.

6. **Musical instruments clause**

This insurance does not cover the breaking of strings, reeds or drumheads forming part of musical instruments.

7. **Theft limitation clause**

This insurance does not cover theft or attempted theft from the **home** other than as a result of violent and forcible entry.

8. **Non-standard construction clause**

It is agreed that the private dwelling of the **home** is not of **standard construction**.

9. **Minimum security clause**

This insurance does not cover theft from the private dwelling of the **home** unless the undernoted minimum protections are fitted.

External Doors: 5 Lever Mortice Deadlocks (conforming to British Standard 3621)

Patio Doors: In addition to a central locking device, key operated bolts to top and bottom opening sections.

Windows: Key operated security locks to all ground floor and other accessible windows.

10. **Subsidence, heave or landslip exclusion clause**

Subsidence or heave of the site upon which the **buildings** stand or landslip as shown in number 9 of Sections One and Two is not covered by this insurance.

11. **Flood exclusion clause**

Section One (**buildings**) and Section Two (**contents**) of this insurance do not cover loss or damage caused by flood other than directly resulting from escape of water from fixed water tanks, apparatus or pipes as shown in number 4 of Sections One and Two.

12. **Contractors exclusion clause**

This insurance does not cover loss, damage or liability arising out of the activities of contractors.

13. **Index-linking clause**

The sums insured in Section One (**buildings**) and Section Two (**contents**) will be indexed each month in line with the following:

Section One (**buildings**): The House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors.

Section Two (**contents**): The Consumer Durables Section of the General Index of Retail Prices or a similar index selected by **us**.

We will not charge **you** an extra premium for any monthly increase, but at each renewal **we** will calculate the premium using the new sums insured. For **your** protection should the index fall below zero **we** will not reduce the sum insured.

14. **Business-use Extension Clause**

In return for the payment of an extra premium Section Four A(i) extends to include **your** legal liability, as defined in that Section, for using the **home** for the business purposes which are detailed in the **schedule**. However, **we** will not cover any liability arising out of advice given or services rendered in respect of **your** profession, occupation or business or employment.

Endorsements (continued)

15. Thatch clause

It is **your** duty to ensure that:

- all chimneys to solid-fuel stoves, boilers and open fires are kept in a good state of repair and that they are professionally cleaned once a year before winter;
- all old thatch and thatching is burnt at a distance of more than 100 metres from the premises;
- no naked flames or tools producing naked flames be present in the attic or loft space at any time;
- two fire extinguishers are kept in the home and are maintained in good working order; one of which must be stored in the kitchen and be dry power;
- two smoke alarms are fitted within the home;
- you must have an electrical certificate issued by a qualified electrical engineer which is not more than 5 years old in respect of the home.

If **you** fail comply with the above duties this insurance may become invalid in respect of loss or damage caused by fire.

16. Stamp collections clause

We will only pay up to 75% of the Stanley Gibbons valuation in respect of any stamps that are lost or damaged.

17. Bank or building societies interest clause

The rights of the bank or building society who provided **your** mortgage will not be affected by anything **you** do to increase the risk of loss or damage to the **home** provided that they were unaware of such action. The bank or building society must write and tell **us** as soon as they become aware of any action **you** have taken to increase the risk of loss or damage. They may also have to pay an extra premium, which **you** will have to repay them.

18. Unattended vehicles clause

This insurance does not cover theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised **occupant**.

19. Protections clause

It is **your** duty to ensure that all protections provided for the security of the **home** and **contents**:

- are maintained in good working order; and
- are in full and effective operation with the keys removed whenever you are absent from the premises; and
- are not withdrawn or varied without **our** consent.

If **you** fail to comply with the above duties this insurance will become invalid in respect of loss or damage resulting from unauthorised entry.

20. Unoccupancy clause

If **you** leave the **home** without an **occupant** for more than 30 consecutive days **we** will not pay:

- a) the first £250 of each and every claim;
- b) for loss or damage in respect of;
 - **money** and **credit cards**
 - valuables
 - televisions, satellite decoders
 - audio and video equipment
 - radios
 - home computers, video cassette recorders
 - **office equipment**
- c) for loss or damage directly caused by escape of water from and frost damage to fixed water tanks, apparatus or pipes unless:
 - i. the Water Supply be switched off at the mains and the entire water system and central heating system be drained of all water; **or**
 - ii. where the entire **home** has the benefit of a central heating system it is set to operate continuously for 24 hours of each day and the thermostat set at not less than 10 degrees Celcius/50 degrees Fahrenheit.
Where fitted the loft hatch door is left open.

*Note: Before **we** pay a claim following loss or damage resulting from Escape of Water and frost damage to fixed water tanks, apparatus or pipes **we** may at **our** option ask **you** to provide any bills for utilities being supplied to the **home** at the time of such loss.*

Endorsements (continued)

21. Chimney clause

It is **your** duty to ensure that

- All chimneys and/or flues to solid fuel stoves, boilers and open fires are kept in a good state of repair and they must be professionally cleaned within two weeks of the inception date of this insurance or not more than 6 months since the last time they were professionally cleaned, whichever is the sooner, thereafter you must have them cleaned at not more than 6 monthly intervals
- You must keep in your possession the original dated receipts for all cleaning operations (including any cleaning operation prior to the inception of this insurance) for a period of 18 months. You will have to produce them for our inspection if we ask for them
- For the purposes of this insurance "professionally" shall refer to an individual or company who are members of a recognised professional trade body.

If **you** fail to comply with any of the above duties this insurance may become invalid in respect of loss or damage caused by fire.

22. Proof of valuation clause

In the event of any loss or damage to items stated in the **schedule** or the specification(s) attached to the **schedule**, and where **we** have not seen and agreed valuations, it is **your** responsibility to prove the values.

23. Jewellery clause

This insurance does not cover loss or theft or disappearance of jewellery unless at the time of loss or theft the jewellery is:

- being worn by you; or
- deposited in a bank or hotel/motel safe; or
- in a locked safe at the home; or
- carried by hand by you.

24. Electrical circuit maintenance clause

It is warranted that all electrical circuits are tested once in every five years by a NICEIC qualified electrician and that any defects found are remedied immediately, their certificate confirming the same to be issued to and retained by the **insured** at all times throughout the currency of this insurance.

25. Flats clause

The sum insured under Section One (**Buildings**) represents the value of that portion of the **buildings** owned by **you** (including external walls, roof and foundations and such common parts of the **buildings** for which **you** are legally liable). In the event of a loss resulting from an insured peril to any part of the **premises** not occupied by **you** but for which **you** are legally liable, **we** will only pay such a portion of that loss as the sum insured bears to the reinstatement value of the **buildings**.

26. Fire extinguisher/smoke alarm clause

It is **your** duty to ensure that:

- two serviceable fire extinguishing appliances, including one specifically designed for electrical fires;
- one fire blanket within the kitchen;
- two smoke alarms are fitted within the home.

If **you** fail to comply with any of the above duties this insurance may become invalid in respect of loss or damage caused by fire.

27. Food or drink poisoning extension clause

In return for an extra premium being paid and subject to the terms, conditions and exclusions of this Insurance except as herein provided, the Insurance is extended to indemnify **you** against such sums as **you** shall become legally liable to pay in respect of claims made against **you** for accidental **bodily injury** or accidental damage to property which occurs during the period of this **Insurance** and arises out of poisoning by, or foreign or deleterious matter in, food or drink consumed in or about the **premises** specified in the **Schedule**.

The maximum amount **we** will pay under this extension is as follows:

- a) £2,000,000 in respect of any one accident or series of accidents arising out of one event;
- b) £2,000,000 in the aggregate in respect of all accidents occurring during the **period of insurance**,

We will also pay costs and expenses **we** have agreed in writing. It is warranted by **you** that at the commencement date of this insurance **you** are aware of any circumstances which might subsequently result in a claim being made under this extension clause, except as reported in writing to **us**.

Notice to the Insured

This insurance is underwritten by Certain Underwriters at Lloyd's of London in respect of Sections One to Nine and by HSB Engineering Insurance Ltd in respect of Section Ten. Naturesave Insurance is authorised and regulated by the Financial Services Authority (FSA) under reference number 310631. **You** can check this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Please note that all correspondence should in the first instance be directed through **Naturesave Insurance** at:

58 Fore Street
Totnes
Devon
TQ9 5RU
Tel: 01803 864390
Fax: 01803 864441
email: mail@naturesave.co.uk
website: www.naturesave.co.uk

Several Liability

The liability of the Underwriters is several and not joint and is limited solely to the extent of their individual proportions as shown in the attached table. The Underwriters are not responsible for the subscription of any co-subscribing underwriter or any other insurer or co-insurer who for any reason does not satisfy all or part of its obligations.

Our Service Commitment To You in respect of Sections One to Nine

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service. If **you** have any questions or concerns about **your** insurance or the handling of a claim **you** should, in the first instance, contact **Naturesave Insurance**.

In the event that **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time by referring the matter to the Policyholder and Market Assistance Department at Lloyd's. Their address is:

Policyholder and Market Assistance Department
Lloyd's Market Services,
One Lime Street,
London EC3M 7HA
Call: 020 7327 5693
Email: complaints@Lloyds.com

Complaints that cannot be resolved by the Policyholder and Market Assistance Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. In all communications the policy/certificate number appearing in the **schedule** should be quoted.

Your right to take legal action against **us** is not affected by referral to either the Policyholder and Market Assistance Department or the Financial Ombudsman Service.

In respect of Section Ten

Insured Service and Complaints Procedure

We are committed to the highest standards of service to **you** and aim to achieve **your** satisfaction of in all aspects of the relationship. If **you** have a complaint in respect of Section Ten and the matter cannot be satisfactorily resolved with Naturesave, **you** should contact **us** at the following address:

Manager
Risk Managed & International Commercial Business
HSB Engineering Insurance Limited
New London House
6 London Street
London
EC3R 7LP

We shall acknowledge **your** complaint within five business days and do **our** best to resolve the complaint as soon as possible. If **you** remain unhappy with **our** the response, **you** may continue to pursue **your** complaint via the local Arbitration procedures which are in force.

Financial Services Compensation Scheme

Lloyd's insurers are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to **you** under this contract. If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor, Lloyds Chambers, Portoken Street, London E1 8BN) and on their website (www.fscs.org.uk)

Data Protection Act 1998

It is understood by the Assured that any information provided to the Underwriters regarding the Assured will be processed by the Underwriters, in compliance with the provisions of the Data Protection Act 1998, for the purposes of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.



Naturesave Insurance
Insurances effected with certain
underwriters at Lloyd's and Companies

<http://www.naturesave.co.uk>

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