

Home Insurance Policy



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WELCOME AND INTRODUCTION

Dear Customer,

GAN DIRECT INSURANCE LTD. is happy to have you as a Policyholder. Enclosed please find your Schedule of Insurance and Policy Wording. This policy has been prepared according to your instructions based on the information you have given us about yourself, your family and your property. Please read it carefully to ensure that it meets your requirements.

We know insurance policies may be difficult, so below you will find some information to help you understand and use your policy.

THE BASICS

Your Policy is in two parts – this booklet and the Schedule

This booklet tells you:

- Exactly what is covered and what is not
- How we settle any claim
- Our obligations to you
- The terms and conditions you must comply with

Your Schedule shows:

- The sections of the policy that apply to you and the dates from which cover is in force
- The various limits and sums insured that apply to your cover
- Any special terms that apply to your policy
- Your name and address of the property to be insured
- Your policy number

We want you to understand and be satisfied with your insurance policy, so please take a careful look through both this booklet and Schedule to make sure you are familiar with all the help we can offer. Please keep them in a safe place.

We will send you a new Schedule whenever you or we make a change to this insurance and each year shortly before your policy is due for renewal so you can check the cover still meets your needs.

KEEPING US INFORMED

It is important to let us know immediately of changes that affects what you have told us; for example, nature or the amount of property insured

If the cover offered by this policy does not satisfy your requirements, please return all documents within 14 days from inception day. In such a case we shall return the premium paid less the pro rata portion thereof for the time during which the Policy has been in force provided that no claims have been submitted in respect of this policy during the said period. The full annual premium shall be payable to the company if a claim is submitted during such period. If you have any questions regarding your insurance, please call us at the telephone number shown in the schedule.

IF YOU WANT TO MAKE A COMPLAINT

Should you have any complaint that you may think we have not executed to your satisfaction please write to the Head Office at: P.O. Box 51998, 3509 Limassol

SUMMARY OF BENEFITS INCLUDED IN YOUR POLICY

BUILDINGS

- Accidental breakage of fixed glass, double glazing, solar panels, sanitary fixtures and ceramic hobs
- Accidental damage to domestic oil pipes, sewers, drains, under ground gas pipes, underground electricity and telephone cables
- Increased Metered water charges
- Legal Liability as owner to the Public

CONTENTS

- Accidental damage to Audio and Audio Visual Units including Television sets, Video Recorders and Home Computers
- Accidental breakage of mirrors, glass tops and fixed glass in furniture
- Tenants Liability
- Contents in the Open
- Contents temporarily removed
- Fatal Injury to Insured and Spouse
- Increased Metered water charges
- Loss or damage to property of Servant(s)
- Funeral costs of the Insured or Spouse
- Legal Liability for Domestic Staff
- Legal Liability to the Public
- Golfers Liability
- Replacement Locks
- Christmas Seasonal Increase

SUMMARY OF AVAILABLE OPTIONAL EXTENSIONS

- Accidental damage to Buildings and/or Contents
- Valuables and Personal Effects and Specified Items
- Contents of frozen food cabinet(s) or domestic refrigerator
- Pedal Cycles

- Personal Money and Credit Cards
- Classic Vehicle Cover
- Third Party Liability for Speed Boats
- Speed Boat Skiers Liability
- Speed Boat Passengers Liability
- Hunters Liability
- Pet Insurance

SUMMARY OF CLAIMS PROCEDURE

If you need to claim, you will find that GAN Direct provides a service that is fast, efficient and helpful. Whatever the problem, we are here to help you as quickly as is possible and guide you through the steps you need to take to make sure your claim is dealt with promptly.

WHEN YOU NEED TO CLAIM:

Simply call our claims department on 800 5 10 15 making sure you have your policy number with you.

We will ask you to complete a claim form and provide us with further information. To help us deal with your claim quickly, it is advisable to read your policy carefully, this will give you a good idea of the sort of information we may need, including:

Original receipts, invoices, and even instruction booklets or photographs Purchase date(s) of lost, stolen or damaged items
Confirmation by a suitably qualified expert that the items you are claiming for are beyond repair

If your claim relates to theft, burglary, malicious damage, loss of Valuables and personal effects, loss of specified item(s), loss of cash and/or credit cards you must notify the police immediately and provide us with the details that we request

If necessary we may arrange for any damage and/or loss to be inspected by a suitable professional, usually one of our own claims advisors and occasionally an independent loss adjuster – their aim is to help both you and us agree a fair settlement on a friendly basis.

In an emergency

First of all, take any immediate action necessary to protect your property from further damage, such as switching off the gas, electricity or water or a potential risk to the health of the insured or third parties

Please do not throw away any damaged items involved in your claim as we may choose to inspect

POLICY INTRODUCTION

HOUSEHOLDERS COMPREHENSIVE POLICY

This is to certify that GAN DIRECT INSURANCE LTD (the Company) in consideration of the premium specified herein, hereby indemnifies the insured under the terms and conditions contained herein or endorsed hereon.

Whereas the Insured described in the schedule hereto has made or caused to be made to the Company a proposal and declaration (hereinafter called the Proposal) which shall be the basis of the Contract and is deemed to be incorporated herein as evidence by this Document and has paid the premium mentioned in the said Schedule in consideration for the indemnity hereinafter contained.

The Company has agreed to indemnify the Insured against liability as hereinafter defined subject to the terms, conditions and exceptions contained herein or endorsed hereon and directly sustained in connection with the Property described in the Schedule and occurring during the period stated therein or any subsequent period in respect of which the Company agrees to accept the premium for the renewal of this Policy.

DEFINITION OF WORDS

We or us means GAN Direct Insurance Ltd

Insured, means You, the Policyholder named in the schedule and any

member of your family who permanently resides with you

Buildings means domestic outbuildings and garages, domestic fixed fuel oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences all owned by the Insured or for which the Insured is legally responsible and within the premises specified in the Schedule.

Insurance Standard Construction means the Buildings of the Private Dwelling(s) situated within the Premises specified in the Schedule, being constructed of brick, stone or concrete and the external surface of the roof constructed of slates, tiles, concrete, asphalt or of any entirely incombustible mineral ingredients

Contents means Household goods and all other personal property, tenant's fixtures and fittings including radio and television aerials, satellite dishes, their fittings and mast that are fixed to the Private Dwelling(s) all of which are owned by or are the legal responsibility of the Insured or of any permanent member of the Insured household

Accidental Damage means damage caused by external means, other than a deliberate act of the Insured or any permanent member of the Insured household

Endorsement means any alteration made to the policy, which has been agreed in writing

Excess means the first part of any claim which you have to bear

Money means current legal tender, cheques, postal and money orders, stamps which are not part of a stamp collection and travellers cheques

Credit Cards means credit, charge, cheque, bankers or cash dispenser cards

The Definition of **Geographical Area** is all countries within the European Union

Period of Insurance means the period shown in the schedule

Unfurnished means without sufficient furniture and furnishings for normal living purposes

Unoccupied means not lived in by the Insured

All amounts stated in the Policy Wording and Schedule refer to Cyprus Pounds

SECTION ONE: BUILDINGS

This Section covers:

- a) the buildings of the Private Dwelling(s) situated within the Premises specified in the Schedule, constructed of brick, stone or

concrete and the external surface of the roof constructed of slates, tiles, concrete, asphalt or of any entirely incombustible mineral ingredients,-being for the purposes of this Insurance Standard Construction,

- b) interior decorations and fixtures and fittings within the Buildings and,
- c) domestic outbuildings and garages, domestic fixed fuel oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences all owned by the Insured or for which the Insured is legally responsible and within the Premises specified in the Schedule.

This Insurance covers Buildings for loss or damage directly caused by: -	This Insurance does NOT cover: -
1. FIRE, LIGHTNING, EXPLOSION	a) the first €200 of each and every claim b) fire resulting from its own fermentation or heating c) damage by smog or by smoke from any agricultural or industrial operations or any gradual process
2. EARTHQUAKE	a) for properties constructed more than 20 years ago the first 2% of the total Buildings Sum Insured for each and every claim b) for properties constructed more than 10 years ago but not more than 20 years ago the first 1.5% of the total Buildings Sum Insured for each and every claim c) for properties constructed less than 10 years ago first 1% of the total Buildings Sum Insured
3. AIRCRAFT and other aerial devices or articles dropped from them.	a) the first €200 of each and every claim
4. STORM, TEMPEST, FLOOD, TORNADO	a) loss or damage caused by subsidence landslip or heave, other than as covered under Peril 10

	<ul style="list-style-type: none"> b) loss or damage to domestic fixed fuel oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates, hedges and fences, c) the first €200 of each and every claim
5. ESCAPE OF WATER from and FROST DAMAGE to	<ul style="list-style-type: none"> a) loss or damage caused by subsidence, landslip or heave other than as covered Under Peril 10 (b) loss or damage to domestic fixed fuel oil tanks and swimming pools (c) the first €200 of each and every claim, (d) loss or damage whilst the Buildings are insufficiently furnished for normal habitation (e) damage while your house is unoccupied for more than 30 consecutive days (f) loss or damage to solar panels (g) the cost of tracing the leak (h) the cost of locating the point of escape of water or repair of any such fixed water tanks, apparatus or pipes
6. ESCAPE OF OIL from a fixed domestic oil-fired heating installation and SMOKE DAMAGE resulting from a defect in ANY fixed domestic heating installation.	<ul style="list-style-type: none"> (a) loss or damage due to wear and tear or gradual deterioration (b) loss or damage caused by gradual emission (c) the first €200 of each and every claim (d) loss or damage caused by faulty workmanship (e) loss or damage whilst the Buildings are insufficiently furnished for normal habitation. (f) damage while your house is unoccupied for more than 30 consecutive days (g) any amount in excess of €850
7. THEFT or attempted theft.	<ul style="list-style-type: none"> a) loss or damage whilst the Buildings are insufficiently furnished for normal habitation b) loss or damage whilst the Buildings are lent, let or sub-let UNLESS such loss or damage is consequent upon violent and forcible entry

	<ul style="list-style-type: none"> c) damage whilst your house is unoccupied for more than 30 consecutive days
8. IMPACT by any vehicle or animal.	<ul style="list-style-type: none"> a) the first €200 of each and every claim. b) damage caused by domestic pets
9. ANY PERSON taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or by any person of malicious intent.	<ul style="list-style-type: none"> (a) loss or damage whilst the Buildings are insufficiently furnished for normal habitation. (b) loss or damage whilst the Buildings are lent, let or sub-let UNLESS such loss or damage is consequent upon violent and forcible entry. (c) damage whilst your house is unoccupied for more than 30 consecutive days (d) the first €200 of each and every claim (e) damage by the insured or any member of the household who permanently resides at the property
10. SUBSIDENCE, LANDSLIP or HEAVE of the Site upon which the Buildings stand.	<ul style="list-style-type: none"> (a) loss or damage to domestic fixed fuel oil, tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences UNLESS the main Building is also affected at the same time by the same peril, (b) loss or damage for which compensation has been provided, or would have been but for the existence of this Insurance, under any contract or legislation or guarantee (c) loss or damage whilst the Buildings are undergoing any structural repairs, alterations or extensions, (d) loss or damage due to coastal erosion, (e) the first €1,750 of each and every claim, (f) loss or damage arising from defective materials, faulty workmanship, specification or design, (g) loss or damage to solid floors unless the walls are damaged at the same time.

<p>11. FALLING of fixed radio and television aerials fixed satellite dishes, their fittings and masts.</p> <p>12. FALLING TREES, TELEGRAPH POLES OR LAMPPOSTS.</p>	<p>(a) loss or damage to radio and television aerials, satellite dishes, their fittings and masts.</p> <p>(b) the first €200 of each and every claim.</p> <p>(a) loss or damage caused through lopping, topping and/or felling,</p> <p>b) loss or damage to gates and fences,</p> <p>c) the first €200 of each and every claim,</p> <p>d) any cost of removal unless the buildings are damaged at the same time</p>
<p>This Section provides additional cover for: -</p>	<p>This additional cover does NOT include:</p>
<p>A) ACCIDENTAL BREAKAGE of fixed glass and double glazing (including the cost of replacing frames), solar panels, sanitary fixtures and ceramic hobs, all forming part of the Buildings.</p> <p>B) THE COST OF REPAIRING accidental damage to domestic oil pipes, underground water supply pipes, sewers, drains, underground gas pipes, underground electricity and telephone cables for which the Insured is legally responsible.</p> <p>C) LOSS OF RENT which the Insured is unable to recover and ADDITIONAL COSTS OF ALTERNATIVE ACCOMMODATION necessarily incurred by the Insured in consequence of the Buildings becoming uninhabitable following damage caused by any of the perils covered, PROVIDED THAT the Insurer's liability is limited to the period the Buildings are uninhabitable.</p> <p>D) EXPENSES INCURRED following damage to the Buildings by any of the perils covered in connection with the removal of debris; any extra cost or reinstatement of the destroyed or damaged</p>	<p>a) loss or damage whilst the Buildings are insufficiently furnished for normal habitation,</p> <p>b) the first €200 of each and every claim.</p> <p>c) damage whilst your house is unoccupied for more than 30 consecutive days</p> <p>a) loss or damage due to wear and tear or gradual deterioration,</p> <p>b) the first €200 of each and every claim.</p> <p>c) any loss or damage which occurs outside the area specified in the schedule as premises.</p> <p>a) any amount in excess of 10% (percent) of the sum insured on the Buildings damaged or destroyed.</p> <p>any expenses incurred in the preparation of a claim or an estimate of loss, any expenses when notice of Government or Local Authority</p>

Buildings made necessary to comply with Government or Local Authority requirements and Architects' and Surveyors' fees necessarily incurred in the reinstatement of the Buildings.	requirements have been served prior to the time of loss.
E) INCREASED-METERED WATER CHARGES incurred by the Insured resulting from an escape of water which gives rise to an admitted claim under Peril 5 of this Section.	a) any amount in excess of €200 in any period of Insurance, or in the aggregate if both Sections One and Two are insured by this Insurance.

CONDITIONS APPLICABLE TO SECTION ONE (BUILDINGS) ONLY

Basis of Claims Settlement

In the event of loss or damage to the Buildings, the Insurers will pay the cost of repairing or replacing the damaged parts of the buildings, including subject to our prior agreement fees and associated costs but not the cost of complying with building regulations, Local Authority or other statutory requirements if notice of the need to comply was served upon you before the damage occurred or these relate to undamaged parts of the buildings. No payment will be made in addition for depreciation or loss of value as a result of repair or replacement of or damage to the buildings.

Fees and associated costs mean Architects', Surveyors' and Legal fees incurred in the repair or replacement (but excluding fees incurred in preparing or furthering any claim under this policy), the cost of removing debris, demolition, shoring – up or propping necessarily incurred in repair or replacement.

If the Buildings are not in a good state of repair or if at the time of any loss or damage the sum insured is less than the full reconstruction cost we will make a deduction for wear and tear or gradual deterioration. Reconstruction cost means the full cost of rebuilding all the buildings in the same form, size, style and condition as when new, provided materials are readily available in the local market as the time of loss.

This includes the cost of complying with Local Authority and other statutory requirements, fees and associated costs

Alternatively, if the repair or replacement is not carried out we will pay the reduction in market value of the home resulting from the damage not exceeding what it would have cost to repair the damage to the buildings if the repair work had been carried out without delay.

Insurers will not pay for the cost of replacing or repairing any undamaged part(s) of the Buildings which forms part of a pair, set, suite or part of a common design or function when the damage is restricted to a clearly identifiable area or to a specific part.

Reinstatement

The sum insured under this Section shall NOT be reduced following the payment of a claim provided that the Insured shall agree to carry out Underwriters' recommendations to prevent further loss or damage.

Limit of Insurance

The aggregate limit of liability for any one claim, event or series of events shall not exceed the sum(s) insured or limits for each Property separately stated in the Schedule in any one period of Insurance

Underinsurance

The liability of Insurer's shall not exceed such proportion of any loss or damage as the sum(s) insured bears to the full cost of reconstruction

in its present form for each Premises separately stated in the Schedule.

The cover provided by this Section is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

Optional cover:

Accidental Damage to Buildings

The following Optional Cover is only included if stated in the Schedule and an additional premium paid.

This Extension covers: -

The Buildings of the Private Dwelling(s) situated within the Premises specified in the Schedule against ACCIDENTAL DAMAGE by external and visible means.

This Extension does NOT cover: -

- a) damage or any proportion thereof specifically excluded under Section One (BUILDINGS),
- b) settlement, shrinkage, collapse or cracking
 - damage whilst the Buildings are undergoing alterations, repair, extensions or undergoing alterations, repair, extensions or any other process,
 - damage to outbuildings and garages of non standard construction, swimming pools, tennis court, drivers, patios, and terraces walls, gates and fences,
 - damage whilst the Buildings are lent, let or sub-let in whole or in part,
 - the cost of maintenance,
 - wear and tear or gradual deterioration, infestation,
 - corrosion, damp, wet or dry rot mould or frost.
 - damage arising out of defective materials, faulty workmanship, specification or design, inherent vice or latent defect,
 - damage arising out of mechanical or electrical breakdown or derangement,
 - damage by insects, vermin or fungus,
 - faulty workmanship, defective design, the use of defective materials or damage caused by any of these

	<ul style="list-style-type: none"> • damage caused by movement of the land belonging to the buildings • demolition of or structural alteration or structural repair to your home or damage caused by any of them • damage arising out of climatic or atmospheric conditions, the first €200 of each and every claim • damage by domestic pets • damage whilst your house is unoccupied for more than 30 consecutive days
ESCAPE OF WATER FROM OR FROST DAMAGE TO Solar Panels	the first €200 of each and every claim any amount in excess of €1,750

The cover provided by this Extension is subject to all the conditions of Section One (BUILDINGS) and to the General Conditions, Extensions and Claims Conditions of this Insurance.

SECTION TWO: CONTENTS

<p>Contents Insured This Section covers: -</p>	<p>Contents not Insured This Section does NOT cover: -</p>
<p>Household goods and all other personal property, tenant's fixtures and fittings including radio and television aerials, satellite dishes, their fittings and mast, that are fixed to the Private Dwelling(s), all of which are owned by or are the legal responsibility of the Insured or of any permanent member of the Insured's household.</p>	<ul style="list-style-type: none"> • motor vehicles, (other than domestic gardening implements) caravans, trailers or watercraft and accessories attached thereto, • pets and livestock • any part of the Buildings, • any property specifically insured against the perils covered hereby under any other insurance. swimming pool covers securities and documents of any kind any item or property whatsoever used either in part or in whole for any Business or Professional purpose

SPECIFIC SUB-LIMITS

For each Private Dwelling (and elsewhere as defined herein) Insurer's liability shall not exceed during the period of this Insurance: -

- a) €550 in respect of property in the open but within the boundaries of the land of the property insured. This limit shall NOT apply to radio and television aerials, satellite dishes, their fittings and masts that are fixed to the Private Dwelling(s).
- b) €450 in respect of cash, currency, bank notes, credit cards or negotiable documents,
- c) €450 in respect of deeds, registered bonds and other personal documents,
- d) €450 in respect of stamps or coins forming part of a collection,

- e) €1,700 sum insured, but limited to €450 for ANY ONE ITEM in respect of gold, silver, gold and silver plated articles, jewellery, furs, antiques, paintings and works of art
- f) €850 in respect of domestic oil in fixed fuel oil tanks.

This Section **COVERS THE CONTENTS** within the Buildings of the Private Dwelling(s) situated within the Premises specified in the Schedule which are constructed of brick, stone or concrete and the external surface of the roof constructed of slates, tiles, concrete, asphalt or of any entirely incombustible mineral ingredients,- being for the purpose of this Insurance Standard Construction, and elsewhere defined herein. Also covered are the Contents within domestic outbuildings and garage situated within the Premises specified in the Schedule.

<p>Perils Covered This Insurance covers Contents for loss or damage directly caused by: -</p>	<p>Exclusions This Insurance does NOT cover: -</p>
<p>1. FIRE, LIGHTNING, EXPLOSION,</p>	<ul style="list-style-type: none"> a) the first €200 of each and every claim b) fire resulting from its own fermentation or heating c) damage caused by smog or by smoke from any agricultural or industrial operation or any gradual process
<p>2. EARTHQUAKE</p>	<ul style="list-style-type: none"> a) for properties constructed more than 20 years ago the first 2% of the total Contents Sum Insured for each and every claim b) for properties constructed more than 10 years ago but not more than 20 years ago the first 1.5% of the total Contents

	<p>Sum Insured for each and every claim</p> <p>c) for properties constructed less than 10 years ago first 1% of the total Contents Sum Insured for each and every claim</p>
3. AIRCRAFT and other aerial devices or articles dropped there from.	
4. STORM, TEMPEST, FLOOD, TORNADO OR CYCLONE	a) property in the open within the boundaries of the land
5. ESCAPE OF WATER from fixed water tanks, apparatus or pipes.	<p>a) loss or damage whilst the Buildings are insufficiently furnished for normal habitation.</p> <p>b) loss or damage whilst your house is unoccupied for more than 30 consecutive days</p> <p>c) the first €200 for each and every claim</p>
6. ESCAPE OF OIL from a domestic fixed oil-fired heating installation and SMOKE DAMAGE resulting from a defect in ANY fixed domestic heating installation.	<ul style="list-style-type: none"> • loss or damage due to wear and tear or gradual deterioration • loss or damage caused by gradual emission, • loss or damage caused by faulty workmanship.
7. THEFT or attempted theft.	<ul style="list-style-type: none"> • loss or damage whilst the Buildings are lent, let or sub-let UNLESS such loss or damage is consequent upon violent and forcible entry, • any amount in excess of €450 of the sum insured under Section Two (CONTENTS) whichever is the greater, in respect of Contents within detached domestic outbuildings and garages. • Loss by deception unless only entry is gained by deception • theft unless there is forcible and violent entry or exit • loss or damage while your house is unoccupied for more than 30 consecutive days • any amount in excess of €1,800 for any item(s) of jewellery that is not kept in a locked safe
8. IMPACT by any vehicle or animal.	a) loss or damage by domestic pets

<p>9. Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or by any person of malicious intent.</p>	<p>a) damage by the insured or any member of the household who permanently resides at the property b) except where there is forcible and violent entry or exit, damage while your house has been unoccupied or unfurnished for more than 30 consecutive days</p>
<p>10. SUBSIDENCE, LANDSLIP or HEAVE of the Site upon which the Buildings stand.</p>	<ul style="list-style-type: none"> • loss or damage for which compensation has been provided or would have been but for the existence of this Insurance, under any contract or legislation or guarantee, • loss or damage whilst the Buildings are undergoing any structural repairs, alterations or extensions, • loss or damage due to coastal erosion, • loss or damage arising from faulty workmanship, defective plans or the use of defective materials, • loss or damage following damage to solid floors unless the walls are damaged at the same time.
<p>11. FALLING TREES, TELEGRAPH POLES or LAMPPOST.</p>	<p>a) loss or damage caused through lopping, topping and/or felling,</p>
<p>This Section provides additional cover for: -</p>	<p>This additional cover does NOT include: -</p>
<p>A. ACCIDENTAL DAMAGE by external and visible means to Audio and Audio Visual Units including Television Sets, Video Recorders and Home Computers, BUT ONLY whilst in the Private Dwelling(s) situated within the Premises specified in the Schedule.</p> <p>B. ACCIDENTAL BREAKAGE of mirrors, glass tops and fixed glass in furniture, ceramic hobs and of fixed glass and sanitary fixtures forming part of the BUILDINGS, situated within the Premises</p>	<ul style="list-style-type: none"> • damage to or deterioration directly caused by cleaning, repair, renovation, maintenance or whilst being worked upon tapes, discs or computer software. • mechanical, electrical breakdown or electrical overloading • damage while your house has been left unoccupied or unfurnished for more than 30 consecutive days • damage to laptops • damage to any portable item • the first €200 of each and every claim <p>a) the cost of repairing, removing or replacing frames. b) damage to or deterioration directly caused by cleaning, repair, renovation, maintenance or whilst being worked upon</p>

<p>specified in the Schedule, for which the Insured is legally responsible AS TENANT ONLY and is not otherwise insured.</p>	<p>c) damage while your house has been left unoccupied or unfurnished for more than 30 consecutive days</p>
<p>C. THE CONTENTS, if and so far as these are not otherwise insured, whilst TEMPORARILY REMOVED from the Premises within the geographical area for loss or damage: -</p> <ul style="list-style-type: none"> • directly caused by ANY OF THE PERILS INSURED UNDER 1-11 in this Section, <ul style="list-style-type: none"> a) in any occupied private dwelling, b) in any Buildings where the Insured or any permanent member of the Insured's household is residing or is employed, c) in any trade buildings for the purpose of valuation, alteration, cleaning or processing. d) in any furniture depository, e) in any bank or safe deposit; • elsewhere directly by the perils of FIRE, LIGHTNING, EXPLOSION or EARTHQUAKE only; • directly caused by FIRE, LIGHTNING, EXPLOSION, EARTHQUAKE, THEFT or attempted THEFT only, during the process of removal and transit, following PERMANENT change of residence or whilst in transit, to and from any bank, safe deposit or furniture depository 	<ul style="list-style-type: none"> a. Contents outside the Geographical Area b. cash, currency, bank notes, credit cards or negotiable from the Premises specified in the Schedule. c. any amount in excess of 10 % (ten percent) of the total sum insured on contents d. in respect of C. (ii) and (iii) loss or damage in any furniture depository e. by theft unless there is forcible and violent entry into or exit from a building
<p>D. RENT – up to twelve months for which the Insured is liable as occupier if the Buildings are rendered uninhabitable by any of the perils covered.</p>	<p>a) any amount in excess of 10% (ten percent) of the sum insured on the Contents of the Buildings damaged or destroyed.</p>
<p>E. COSTS OF ALTERNATIVE ACCOMMODATION necessarily incurred by the Insured, if the Buildings are rendered uninhabitable by any of the perils covered.</p>	<p>a) any amount in excess of 10 % (ten percent) of the sum insured on the Contents of the Buildings damaged or destroyed.</p>
<p>F. THE INSURED'S LEGAL LIABILITY AS TENANT for loss or damage to the Buildings caused by any of the perils covered.</p>	<p>a) any amount in excess of 10 % (ten percent) of the sum insured under Section Two (CONTENTS), of the Buildings damaged or</p>

	<p>destroyed,</p> <p>b) loss or damaged caused by fire, lightning or explosion to the Buildings OTHER THAN landlord's fixtures or fittings,</p> <p>c) loss or damage arising from subsidence landslip or heave,</p> <p>d) loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or by any person of malicious intent.</p> <p>e) loss or damage whilst the Buildings are insufficiently furnished for normal habitation,</p> <p>f) the first €200 of each and every claim arising from escape of water from fixed water tanks, apparatus or pipes, storm, tempest or flood, falling trees, telegraph poles or lamp-posts</p>
G. THE COST OF REPAIRING accidental damage to domestic oil pipes, underground water supply pipes, sewers, drains, underground gas pipes, underground electricity and telephone cables for which the Insured is legally responsible AS TENANT ONLY.	<p>a) loss or damage due to wear and tear or gradual deterioration,</p> <p>b) the first €200 of each and every claim.</p>
H. FATAL INJURY to the Insured, or to Insured's spouse, or both, occurring at the Premises specified in the Schedule, occasioned by outward and visible violence caused by BURGLARS or by FIRE EATHQUAKE or any other insured peril, PROVIDED THAT death ensues within twelve months of such injury.	a) any amount in excess of €1,750 for each insured person.
I. COSTS necessarily incurred for replacing locks to external doors, safes and alarms of the Private Dwelling situated within the Premises specified in the Schedule following theft or loss of the keys.	a) any amount in excess of €450
J. INCREASED METERED WATER CHARGES incurred by the Insured resulting from an escape of water which gives rise to an admitted claim under Peril 5 of this Section.	a) any amount in excess of €200 in any period of Insurance or in the aggregate if both Sections One and Two are covered by this Insurance.

<p>K. LOSS OR DAMAGE TO PROPERTY OF SERVANT(S) whilst within the premises insured and who permanently reside within the premises provided that such damage was incurred by an insured peril</p>	<p>a) any amount in excess of €1,750 b) loss or damage from theft unless there is forcible and violent entry or exit to the premises c) the first €200 of each and every claim</p>
<p>L. FUNERAL COSTS to the Insured, or to Insured's spouse, or both, occurring at the Premises specified in the Schedule, occasioned by outward and visible violence caused by BURGLARS or by FIRE EATHQUAKE or any other insured peril, PROVIDED THAT death ensues within twelve months of such injury.</p>	<p>a) any amount in excess of €1,750 for each insured person.</p>
<p>M. Christmas seasonal increase during the month of December and if within the period of insurance shown in the schedule, the sum insured for contents under this section is increased by 10%</p>	
<p>N. Loss or damage by any cause insured by paragraphs 1 – 11 occurring in the open within the boundaries of the land belonging to your home</p>	<p>a) any amount exceeding €550</p>

CONDITIONS APPLICABLE TO SECTION TWO (CONTENTS) ONLY

Basis of Claims Settlement

In the event of the total loss or destruction by any of the insured perils of any article, the basis of claims settlement shall be the cost of replacing the article new, provided that the article is substantially the same as, but not better or superior that the original article when new
We will not pay for the cost of replacing or repairing any undamaged part(s) of the Contents which form(s) part of a pair, set, suite or part of a common design or function when the damage is restricted to a clearly definable area or to a specific part.

We shall be entitled at our sole option to repair, replace or pay for any

article lost or damaged, whether wholly or in part.

For clothing, a deduction for wear and tear may be made

This basis of claims settlement will not apply to any separately specified items

Reinstatement

The sum insured under this Section shall NOT be reduced following the payment of a claim provided that the Insured shall agree to carry out Insurer's recommendations to prevent further loss or damage.

Limit of Insurance

The aggregate limit of liability for any one claim, event or series of

events shall not exceed the sum(s) insured or limits for each Property separately stated in the Schedule in any one period of Insurance

Underinsurance

The liability of Insurer's shall not exceed such proportion of any loss or

damage as the sum(s) insured bears to the total value for the Contents of each Premises separately stated in the Schedule.

The cover provided by this Section is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

OPTIONAL COVER

Accidental Damage to Contents

The following Optional Cover is only included if stated in the Schedule and an additional premium paid.

The cover provided by this Extensions is subject to all the Conditions of Section Two (CONTENTS) and to the General Conditions, Exclusions and Claims Conditions of this Insurance.

This Extensions cover: -

The Contents within the Buildings of the Private Dwelling situated within the Premises specified in the Schedule against ACCIDENTAL DAMAGE by external and visible means.

This Extension does NOT cover: -

- damage or any proportion thereof specifically excluded under Section Two (CONTENTS),
- damage or deterioration of any article directly caused by the actual process of dyeing, cleaning, repair, renovation or whilst being worked upon,
- normal staining arising from spillage of food, food substances, consumable liquids and spillage caused by any person or person's attire,
- damage caused by animals kept as domestic pets,
- any loss or damage in respect of porcelain, china, glass and other articles of a brittle nature,
- consequential loss,
- cash, currency, bank notes, negotiable documents, coins, stamp and credit cards,
- damage to clothing, contact, corneal or micro corneal lenses,
- damage whilst the Premises are lent, let or sub- let in whole or in part,
- wear and tear or gradual deterioration, or damage caused by

	<p>moth, vermin, infestation corrosion, damp, wet or dry rot, mould or frost,</p> <ul style="list-style-type: none"> • damage arising out of defective materials, faulty workmanship, specification or design, inherent vice or latent defect, • damage arising out of mechanical or electrical breakdown or derangement • damage arising out of climatic or atmospheric conditions, • the first €200 of each and every claim. • damage whilst your house is unoccupied or insufficiently furnished for more than 30 consecutive days deterioration of food
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SECTION THREE: ACCIDENTS TO DOMESTIC STAFF

<p>This Section indemnifies the Insured but ONLY included when section two is in force for: -</p>	<p>This Insurance does NOT cover:</p>
<p>Legal liability, including costs and expenses incurred by the Insured with Insurer's written consent, whether under any statute or at common law for damages in respect of BODILY INJURY BY ACCIDENT OR DISEASE happening during the period of this Insurance anywhere in the world, OTHER THAN as excluded, to any domestic staff of the Insured employed in connection with the Premises specified in the Schedule of which the Contents of the Buildings are insured under SECTION TWO; in connection with any temporary residence; or in connection with any car (whether as chauffeur or otherwise) which is used by the Insured or by any permanent member of the Insured's household.</p>	<ul style="list-style-type: none"> • any injury sustained in connection with any car elsewhere which is being used for racing, pacemaking or speed testing, • any injury or illness caused directly or indirectly by the transmission of any communicable disease or condition. • any injury in Canada or the United States of America after the total period of stay in either or both Countries has exceeded 15 (fifteen) days, in any one period of Insurance.

THE LIMIT OF LIABILITY in respect of all claims under this Section SHALL NOT EXCEED the limits as prescribed by the Law in the Republic of Cyprus for ANY ONE ACCIDENT or series of accidents arising out of any one event, PLUS the cost and expenses incurred by the Insured with Insurer's written consent in the defense of any such claim.

Limit of Insurance

The aggregate limit of liability for any one claim, event or series of events shall not exceed the sum(s) insured or limits for each Property separately stated in the Schedule in any one period of Insurance

The cover provided by this Section is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

SECTION FOUR: LEGAL LIABILITY TO THE PUBLIC

This Section shall apply in the following manner: -

- where the BUILDINGS ONLY are insured herein, the Insured's legal liability as OWNER(S) ONLY but not OCCUPIER(S) is given under A(i) below but no indemnity whatsoever is given respect of A(ii) below;
- where the CONTENTS ONLY are insured herein, the Insured's legal liability as OCCUPIER(S) ONLY but not as OWNER(S) is covered under A(i) and A(ii) below;
- where both the BUILDINGS AND CONTENTS are insured herein, the Insured's legal liability as OWNER(S) OR OCCUPIER(S) is covered under A(i) and A(ii) below.

<p>Item A of this Section indemnifies the Insured For BODILY INJURY by ACCIDENT OR DISEASE or DAMAGE TO PROPERTY happening during the period specified in the Schedule for which legal liability may attach: -</p>	<p>This Section does NOT indemnify the Insured or any member of the Insured's family residing within the Insured's household against any liability: -</p>
<p>(i) To the Insured as owner or occupier of the Buildings in respect of accidents happening in or about the Premises specified in the Schedule,</p> <p>OR</p> <p>A. (ii) To the Insured and any member of the Insured's family residing within the Insured's Household (who shall be regarded for the Purpose of this Section as if they were Insured) for accidents happening anywhere in the World OTHER THAN as excluded.</p>	<p>a) for bodily injury by accident or disease to any person who at the time of sustaining such injury, is engaged in the Insured's service, or to any member of the Insured's family or household,</p> <p>b) arising directly or indirectly out of the transmission of any communicable disease or condition by any person insured hereunder,</p> <p>c) for damage to property belonging to or in the care, custody or control of the Insured or a member of the Insured's family or Household or a person in their service,</p> <p>d) arising out of or incidental to any profession occupation or business,</p> <p>e) which has been assumed under contract and would not otherwise have attached,</p> <p>f) arising out of the ownership, possession or operation of,</p>

	<p>any mechanically propelled or horse drawn vehicle OTHER THAN a domestic gardening implement operated within the Insured's Premises and pedestrian controlled gardening implements operated elsewhere, any power operated lift, any aircraft or watercraft OTHER THAN manually operated rowing boats, punts or canoes, any animal OTHER THAN cats, horses or dogs Expressively the following dog breeds are exclude: Pit-bull, Doberman, Rotweiler,</p> <p>g) arising out of ownership, occupation. Possession or use of any land or building NOT situated within the Premises specified in the Schedule</p> <p>h) any amount in excess of 10% (ten percent) of the total sum insured on Buildings if Buildings only cover in force or 10% (ten percent) of the total sum insured on Contents if Contents only cover in force or 10% (ten percent) of the total sum insured on Buildings if both Buildings and Contents cover in force</p>
<p>Item B of this Section indemnifies the Insured for: -</p>	<p>Exclusions under Section B as follows:</p>
<p>Damages and taxed costs in any Court of Law in the Republic Of Cyprus in respect of bodily injury or damage to property as described in paragraph A(ii), in circumstances which had the position of the Insured and the responsible Party been reserved would have entitled the Insured to an indemnity within the terms, limits and exclusion of this Section and THE JUDGEMENT NOT BEING SUBJECT TO AN APPEAL PENDING AND REMAINING UNSATISFIED IN WHOLE OR IN PART THREE MONTHS AFTER THE DATE OF THE SAID AWARD the Insurer's will pay the outstanding amount of the judgment to the Insured subject to the limits of liability under this Section. Having made the payment hereunder the Insurers shall be entitled at their own expense and for their own benefit to enforce the Insured's</p>	<p>(a) any amount in excess of €17,500</p>

<p>unsatisfied rights against the judgment debtor.</p>	
<p>Item C of this Section indemnifies the Insured for:-</p>	<p>Exclusions under section C as follows:-</p>
<p>C. Liability in respect of bodily injury or damage to property for sums the Insured shall become liable to pay whilst practicing or playing Golf.</p>	<ul style="list-style-type: none"> a) for the first €200 of each and every claim, b) cover will not apply whilst playing or practicing Golf as a professional or for an award. c) any amount in excess of 10% (ten percent of the total sum insured on Buildings if Buildings only cover in force or 10% (ten percent) of the total sum insured on Contents if Contents only cover in force or 10% (ten percent) of the total sum insured on Buildings if both Buildings and Contents cover in force
<p>Item D of this Section applies only if stated in the schedule and an additional premium has been paid Item D of this Section indemnifies the Insured for:-</p>	<p>Exclusions under section D as follows:-</p>
<p>D. Third party Liability in respect of all claims which the Insured shall by reason of interest in the insured speed boat become legally liable to pay and shall pay. The indemnity payable in respect of any one accident, or series of accidents arising out of the same event, shall be limited to the sum specified in the Schedule. When the liability of the Insured has been contested with the consent in writing of the Insurers, they will also pay the legal costs that the Insured shall thereby incur or be compelled to pay. The protection of this Clause shall extend to any person navigating or in charge of the speed boat with the consent of the Insured other than a person operating, or employed by the operator of any ship yard, slipway, marina, yacht club, sales agency, delivery contractor or similar organization. This extension shall be subject to all terms, conditions and warranties of this Insurance.</p>	<ul style="list-style-type: none"> a) any liability to the Insured or any owner of the speed boat b) any claim arising directly or indirectly from any accidents to, or illness of, workmen or any person employed in any capacity whatsoever by the Insured (or any other person to whom the protection of this insurance is afforded) in, on, about or in connection with the speed boat c) any liability arising while the speed boat is used for, or in connection with, water-skiing, aquaplaning, or similar activity, unless expressly agreed in writing, in which case insurers liability shall be limited to the insured value of the speed boat or the sum specified in the Certificate of Insurance for that purpose d) any liability arising while the speed boat is used for or in connection with paragliding

<p>In relation to this Item, speed boat can be any pleasure craft, speedboat or jet ski used for private and pleasure purposes only.</p>	<ul style="list-style-type: none"> e) punitive or exemplary damages however described. f) use for hire or reward or racing competition, trials, or for any purpose in connection with trade or business g) the first 1% of each and every claim h) if the speedboat , pleasure craft, speedboat or jet ski has not been maintained in a seaworthy condition and/or the insured has failed to maintain the Vessel in an efficient condition i) any liability admitted or agreed without the written consent of the Insurers j) any liability whatsoever in this section for any claim which occurs directly or indirectly from more than 12 nautical miles from the coastal seawaters of the Risk Address as stated in the schedule
<p>Item D (a) of this Section applies only if stated in the schedule and an additional premium has been paid Item D (a) of this Section indemnifies the Insured for:-</p>	<p>Exclusions under Section D (A) as follows:-</p>
<p>D (a) Third party Jet Skiers Liability in respect of all claims which the Insured shall by reason of interest in the insured speed boat become legally liable to pay and shall pay. The indemnity payable in respect of any one accident, or series of accidents arising out of the same event, shall be limited to the sum specified in the Schedule.</p>	<ul style="list-style-type: none"> a) any claim arising directly or indirectly from any accidents to, or illness of, workmen or any person employed in any capacity whatsoever by the Insured (or any other person to whom the protection of this insurance is afforded) in, on, about or in connection with the speed boat b) any liability arising while the speed boat is used for or in connection with paragliding c) punitive or exemplary damages however described. d) use for hire or reward or racing competition, trials, or for any purpose in connection with trade or business e) the first 1% of each and every claim f) if the speedboat , pleasure craft, speedboat or jet ski has not been maintained in a seaworthy condition and/or the insured has failed to maintain the Vessel in an efficient condition g) any liability admitted or agreed without the written consent of the Insurers

	<p>h) any liability whatsoever in this section for any claim which occurs directly or indirectly from more than 12 nautical miles from the coastal seawaters of the Risk Address as stated in the Schedule</p>
<p>Item D (b) of this Section applies only if stated in the schedule and an additional premium has been paid</p>	<p>Exclusions under Section D (B) is as follows:</p>
<p>D (b)Third party passengers Liability up to a maximum of 6 passengers excluding the driver in respect of all claims which the Insured shall by reason of interest in the insured speed boat become legally liable to pay and shall pay. The indemnity payable in respect of any one accident, or series of accidents arising out of the same event, shall be limited to the sum specified in the Schedule.</p>	<ul style="list-style-type: none"> a) any claim arising directly or indirectly from any accidents to, or illness of, workmen or any person employed in any capacity whatsoever by the Insured (or any other person to whom the protection of this insurance is afforded) in, on, about or in connection with the speed boat b) any liability arising while the speed boat is used for or in connection with paragliding c) punitive or exemplary damages however described. d) use for hire or reward or racing competition, trials, or for any purpose in connection with trade or business e) the first 1% of each and every claim f) if the speedboat , pleasure craft, speedboat or jet ski has not been maintained in a seaworthy condition and/or the insured has failed to maintain the Vessel in an efficient condition f) any liability admitted or agreed without the written consent of the Insurers h) any liability whatsoever in this section for any claim which occurs directly or indirectly from more than 12 nautical miles from the coastal seawaters of the Risk Address as stated in the Schedule
<p>Item E of this Section includes legal liability which may attach: To the Insured by or in connection with any private dwelling which has been disposed of by the Insured and which prior to such disposal, was occupied for private residential purposes by the Insured</p>	<p>Exclusions under Section E are as follows:</p> <ul style="list-style-type: none"> (a) where the Insured is entitled to indemnify under any other insurance

	<ul style="list-style-type: none"> (b) for the cost of remedying any defect or alleged defect, which if not remedied, may cause an accident, resulting in injury or damage as aforesaid (c) any amount in excess of 5% (five percent) of the total sum insured on Buildings if Buildings only cover in force or 5% (five percent) of the total sum insured on Contents if Contents only cover in force or 5% (five percent) of the total sum insured on Buildings if both Buildings and Contents cover are in force
Item F of this Section includes legal liability which may attach:	Exclusions under Section F are as follows:
Notwithstanding anything herein contained to the contrary, it is hereby understood and agreed that within the policy, subject to its terms, limitations and conditions, the Insured's legal liability is extended to cover for claims made in respect of poisoning of any kind arising from the consumption of food or to the presence of deleterious matter in such food or other goods	<ul style="list-style-type: none"> (a) The Insurers shall not be liable hereunder unless the Insured shall at all times take every reasonable precaution to ensure the article or articles of food or other goods sold or supplied are in good condition, free from contamination and fit for human consumption (b) any amount in excess of €17,500
Item G of this Section applies only if stated in the schedule and an additional premium has been paid. Item G of this Section provides legal liability which may attach:	Exclusions under Section G are as follows:
To the Insured in respect of bodily injury or damage to property for sums the Insured shall become liable to pay whilst Hunting	<ul style="list-style-type: none"> (a) any amount in excess of €43,000 (b) the first €425 of each and every claim (c) any claim whatsoever caused by the hunting dog (d) for bodily injury by accident or disease to any person who at the time of sustaining such injury, is engaged in the Insured's service, or to any member of the Insured's family or household (e) any liability admitted or agreed without the written consent of the Insurers

THE LIMIT OF LIABILITY in respect of all claims under this Sections A, B, C and E of Legal Liability SHALL NOT EXCEED THE LIMITS AS STATED ABOVE for ANY ONE ACCIDENT or series of accidents arising out of any one event, PLUS the costs and expenses incurred by the Insured with Insurer's written consent in the defense of any such claim.

THE AGGREGATE LIMIT OF LIABILITY in respect of Section D, D (a) and D (b) of Legal Liability SHALL NOT EXCEED €85,500 in any one period of Insurance

THE AGGREGATE LIMIT OF LIABILITY in respect of Section G of Legal Liability SHALL NOT EXCEED €43,000 in any one period of Insurance

The cover provided by this Section is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance

SECTION FIVE: VALUABLES AND PERSONAL EFFECTS AND SPECIFIED ITEMS

In consideration of the additional premium paid it is agreed that SECTION TWO extends to cover Valuables and Personal Effects and if stated on the Schedule Specified Items

Perils Covered This Insurance covers: -	Exclusion This Insurance does NOT cover: -
<p>By Valuables and Personal Effects and Specified Items we mean valuables, personal effects and clothing and specified items as described in the schedule which belong to or are the legal responsibility of the insured.</p> <p>Cover is provided for: Physical loss of or damage within the geographical limits stated in the policy and while temporarily outside the European Union for a period not exceeding 30 days in any one period of Insurance while in the custody or control of you or any member of your family who permanently resides with you.</p> <p>The most we will pay for any one claim is €1,700 in respect of Valuables and Personal Effects and the most we will pay for any one item, set or collection will be €450</p> <p>For Specified items the most we will pay is the Sum Insured as listed in the schedule.</p>	<ul style="list-style-type: none">a) any loss or damage if the Insured is engaged in or in any way connected with any form of professional entertaining.b) breakage of articles of a brittle nature OTHER THAN Jewellery and spectacles UNLESS such breakage is caused by burglars, thieves or fire,c) loss or damage caused by moth, vermin, wear and tear or gradual deterioration, electrical or mechanical breakdown or derangement,d) any amount in excess of €450 any one item (including articles forming a pair or set) UNLESS otherwise specified in the Schedule,e) damage to or deterioration of any article directly caused by the actual process of dyeing, cleaning, repair, renovation or whilst being worked upon,f) loss of cash, currency, bank notes, credit cards, negotiable documents, coins or stamps,g) damage to guns caused by rusting, or bursting of barrels,h) breakage of sports equipment whilst in use,

- i) any loss of or damage to contact, corneal or micro corneal lenses,
- j) theft or disappearance of Jewellery from baggage UNLESS carried by hand under the personal supervision of the Insured,
- k) the first €200 of each and every claim in respect of valuables and personal effects,
- l) the first €350 of specified item(s) as described in the schedule
- m) mobile telephones or palm held computers
- n) any amount in excess of €200 in all in respect of theft or disappearance of valuables and personal effects and specified items property from unattended Motor Vehicles or trailers of any description,
- o) any amount in excess of €450 in all in respect of theft or disappearance of Jewellery from Hotel or Motel rooms which are left unattended by the Insured
- p) household goods and domestic appliances
- q) any loss not reported to the Police within 24 hours of discovery
- r) in respect of Valuables and Personal effects any amount in excess of €1,700
- s) any item(s) whatsoever used either in part or in whole for any Business or Professional purpose

**CONDITIONS APPLICABLE TO SECTION FIVE
(VALUABLES AND PERSONAL EFFECTS) ONLY**

Basis of Claims Settlement

We will at our sole option be entitled to, repair, replace or pay for any article lost or damaged, whether wholly or in part.

We will settle your claim less any excess and subject to any limits shown in the schedule

For clothing, a deduction for wear and tear may be made

Limit of Insurance

The aggregate limit of liability for any one claim, event or series of events shall not exceed the sum(s) insured or limits for each Property separately stated in the Schedule in any one period of Insurance

Underinsurance

Any item of the Schedule (or specification(s) attached) which covers

articles with no individual sum insured is SUBJECT TO AVERAGE; that is to say, if the TOTAL VALUE of all articles covered by such item, is at the time of the loss or damage, greater than the sum insured the Insured shall be entitled to recover ONLY SUCH PROPORTION of the loss or damage as the sum insured bears to the total value of such item. HOWEVER, if the property described in the Schedule (or specification(s) attached) shall include any item of PERSONAL EFFECTS and such Personal Effects be lost or damaged ELSEWHERE, OTHER THAN AT THE INSURED'S PREMISES, then, for the purpose of applying average (as above) NO ACCOUNT shall be taken of the amount of the Insured's Personal Effects at the Insured's Premises at the time of the loss or damage.

The cover provided by this Section is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

SECTION SIX: DOMESTIC DEEP FREEZE EXTENSION

In consideration of the additional premium paid it is agreed that SECTION TWO extends to cover the CONTENTS of the Insured's FROZEN FOOD CABINET(S) or DOMESTIC REFRIGERATOR(S).

This Extension covers: -	This Extension does NOT cover: -
The above against DETERIORATION or PUTREFACTION due to a change in temperature or contamination from refrigeration fumes. The most we will pay for any one claim is the sum insured as stated in the schedule	<ul style="list-style-type: none"> a) the deliberate act of any electricity or gas supply authority or the exercise by any such authority of its power to withhold or restrict Supply, b) failure of the electricity or gas supply due to strikes or any other withdrawal of labour by employees of any electricity or gas authority c) any amount in excess of €300

BASIS OF CLAIMS SETTLEMENT

We will pay the cost of replacement

Limit of Insurance

The aggregate limit of liability for any one claim, event or series of events shall not exceed the sum(s) insured or limits for each Property separately stated in the Schedule in any one period of Insurance

The cover provided by this Extension is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

SECTION SEVEN: PEDAL CYCLE EXTENSION

In consideration of the additional premium paid it is agreed that SECTION TWO extends to cover PEDAL CYCLE(S) anywhere in the

Geographical Limitations.

This Extension covers Pedal Cycles against: -	This Extension does NOT cover: -
A. LOSS OR DAMAGE BY THEFT or any attempted theft. B. ACCIDENTAL DAMAGE.	a) accessories unless the cycle is stolen at the same time, b) wear and tear, gradual deterioration, electrical or mechanical breakdown or derangement, c) damage to tyres or lamps or other accessories unless the cycle itself is damaged at the same time, d) loss or damage whilst the cycle is used for racing or pace-making or is let out on hire or is used other than for private purposes, e) theft of any cycle unless locked to an immovable object or kept in a locked building when left unattended. f) the first €50 of each and every claim

BASIS OF CLAIMS SETTLEMENT

The liability of Insurer's shall not exceed the sum(s) insured stated in the Schedule.

Where the damage can be repaired economically we will pay the cost of repair

Where the damage cannot be economically repaired and the damaged or lost cycle can be replaced we will pay the replacement cost

If a replacement is not available we will replace it with a cycle of similar quality

Where we are unable to economically repair or replace the cycle with

a cycle of similar quality we will make a cash payment equal to an agreed replacement value

LIMIT OF INSURANCE

The aggregate limit of liability for any one claim, event or series of events shall not exceed the sum(s) insured or limits for each Property separately stated in the Schedule in any one period of Insurance

The cover provided by these Extensions is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

SECTION EIGHT: Personal Money and Credit Cards Extensions

In consideration of the additional premium paid it is agreed that SECTION TWO extends to cover PERSONAL MONEY and CREDIT CARDS

within the Geographical limits. By Personal Money and Credit Cards we mean money belonging to the insured which is kept and used solely for private, social and domestic purposes.

This Extensions covers loss of: -	This Extension does NOT cover: -
<p>A. Cash, Currency, Bank Notes, or Negotiable Documents within the geographical limits whilst in the custody or control of the insured provided that the period for which the insured is outside the European Union does not exceed 30 days in any one period of insurance</p> <p>B. Credit Cards within the geographical limits whilst in the custody or control of the insured provided that the period for which the insured is outside the European Union does not exceed 30 days in any one period of insurance. Cover is provided under section eight B for the financial loss resulting from any credit card being stolen or accidentally lost and subsequently used by someone other than the insured before the Credit Card Company have received notification of the loss.</p>	<p>a) shortages due to error or omission,</p> <p>b) depreciation in value,</p> <p>c) losses not reported to the Police and in the case of Credit Cards, to the issuing Company, within 24 hours of discovery,</p> <p>d) the first €200 of each and every claim,</p> <p>e) any claim resulting from loss of Credit Cards where the Insured has failed to comply with all the terms and conditions under which the Credit Card was issued</p> <p>f) any amount in excess of €450</p> <p>g) when in your home, except where there is forcible and violent entry or exit, loss or damage by theft or attempted theft, malicious persons or vandals</p> <p>h) when in your home, loss or damage while your house has been left unoccupied for more than 30 consecutive days</p>

BASIS OF CLAIMS SETTLEMENT

Limit of Insurance

The aggregate limit of liability for any one claim, event or series of events shall not exceed the sum(s) insured or limits for each Property separately stated in the Schedule in any one period of Insurance. The liability of Insurer's for any loss or damage shall not exceed the sum(s) insured in the Schedule.

The cover provided by this Extension is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

SECTION NINE: CLASSIC VEHICLE COVER

This Extension Covers loss of:-	This Extension does NOT cover:-
<p>CLASSIC VEHICLE COVER</p> <ul style="list-style-type: none"> (i) The Company will indemnify the insured up to the agreed amount specified in the schedule against loss or damage by any Insured peril to the Classic Vehicle specified in the schedule provided that it is parked in a closed area within the premises (ii) The Company will indemnify the insured up to the agreed amount specified in the schedule against loss or damage to the Classic Vehicle specified in the schedule whilst being towed or whilst being loaded or unloaded to a trailer 	<ul style="list-style-type: none"> a) Third Party Liability while the Classic Vehicle is used on any road b) the first 1% (one percent) of the declared value as stated in the schedule

BASIS OF CLAIMS SETTLEMENT

Limit of Insurance

The aggregate limit of liability for any one claim, event or series of events shall not exceed the sum(s) insured or limits for each Property separately stated in the Schedule in any one period of Insurance

The cover provided by this Extension is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

SECTION TEN: PET INSURANCE

In consideration of the additional premium paid it is agreed that SECTION TWO extends to cover Pet Insurance Cover.

DEFINITION OF TERMS USED IN SECTION TEN OF THIS POLICY WORDING

You - the policyholder named on the schedule

Your Pet - your dog or cat as named and described in the schedule

Condition - means all manifestations of clinical signs of injury, illness or disease resulting in the same diagnosis regardless of the number of incidents or the areas of the body infected

Chronic Condition - means a condition which having developed, is incurable and is likely to continue for the remainder of the life of your pet

Pre-Existing Condition - means a condition or any complication directly attributable to that condition that has been investigated by a vet or is other wise known to you prior to the start date of the Insurance

Recurring Condition - means a condition that is curable but which may recur throughout the life of your pet

Vet - means a registered veterinary practitioner

Veterinary fees - means properly charged by a vet to diagnose and treat a condition suffered by your pet

Additional General Conditions that apply to Section Ten, Pet Insurance

It is a condition of the policy that your pet:

Is in sound health when you apply for cover.

Is provided with proper care and attention at all times by you and your family

Is vaccinated/boosted against distemper, hepatitis, leptospirosis and parvovirus for dogs and for cats against infectious enteritis, cat flu and feline leukemia

Is not a Racing Greyhound, Hunting Dog or breed of dog which is registered under the dangerous Dogs Act 1991, or Wolf Hybrids

Is not less than 8 weeks old at the start date of Insurance

Permanently resides in the European Union

We reserve the right to:

see all records held by your current vet or previous vet in support of any claim

disclose information about your pet insurance policy to any vet who has either treated your pet or is about to treat your pet

Additional General Exclusions which apply to Section Ten, Pet Insurance

We will NOT pay for:

any consequential loss unless specified in the policy

any claim arising from a malicious act, willful injury or gross negligence

any claim where your pet has been used for commercial, guard or security purposes or for racing or hunting

any claim arising from the worrying of sheep

any claim arising from an incident outside the European Union

any insured pet destroyed or injured pursuant to any court order or by

any person or authority acting in accordance with statutory or regulatory power

any costs or expenditure that we do not consider to be reasonable or necessarily incurred

any claim which in anyway is connected with a pre-existing condition

Additional Claims Conditions which apply to section Ten, Pet Insurance

Under Section 10 A - Veterinary Fess:

you do not need to contact us before treatment begins. However, if you wish to make claim, you must notify us within 14 days of the initial consultation taking place

where your pet is referred to a specialist you must notify us immediately and before treatment begins

you must retain all invoices and receipts issued by your vet in connection with your claim and submit them to us with a completed claim form

the maximum liability over and above the excess will be based on the indicative price list of the vet association of European Union subject to the maximum limit under this section

Under Section 10 B - Accidental Death of your Pet

you must notify us within 7 days of the death of your pet

in the event of death that cannot be proven to be due to an accidental injury, you may need to have a post mortem performed on your pet at your expense

Under Section 10 C - Theft or Straying

you must notify us immediately and ask for our approval before you advertise or offer a reward for finding your pet

notify us if your pet has not been recovered within 60 days from the date of theft or stray

Under Section 10 D - Hospitalization of the Owner

you must notify us immediately of any known hospitalization of you we may require your doctor or hospital treating you to confirm details of the illness or accident that led to your hospital stay and if this is required any costs to support these details will be at your own expense you must retain all receipts issued by the boarding kennel or cattery

Under Section 10 E - Third Party Liability (Dogs only)

you must immediately report to us any incident which may result in a claim under the policy and immediately forward to us upon receipt

by you any writ, summons, legal process or other communication in connection with a claim you must not admit liability or make an offer or promise of payment without our written consent

if any claim against you results in legal action, we can take over your case and control it for as long as we want to

if it is necessary for any reason connected with this Section A we can use your name in legal action, to enforce judgment or order that benefits us and to make or defend a claim for damages against someone else

<p>SECTION 10 A - HOSPITALISATION OF THE OWNER</p> <p>This extension covers any veterinary fees incurred by you for the treatment of a condition affecting your pet during the period of insurance as a result of injury or illness. We will pay up to a maximum of €1,750 for each and every condition</p>	<p>This extension does NOT cover:</p>
<p>Each condition will only be covered for the twelve months immediately following the first date of treatment</p> <p>If the condition is identified as a recurring condition we will not make any further payments during the life of your pet once the maximum amount has been paid out</p> <p>Should a series of claims initially be regarded as separate conditions but are subsequently recognized as a recurring condition then the relevant payments will be aggregated and the limit of €1,750 will apply</p> <p>The initial payment for each condition will be subject to the excess</p>	<ul style="list-style-type: none">a) the first €200 of each and every claimb) any vet fees to treat an illness or injury related to your pet being pregnant or having puppies or kittensc) any vet fees for preventative and routine treatments, for example, vaccinations, spaying, castration, or nail clipping and any claims arising as a result of these proceduresd) any vet fees for house calls, out of hours calls or hospitalization, unless deemed essential by the vet in the interest of the health of your pete) any illness or disease which occurs prior to or within 14 days

<p>shown in the policy. The excess will apply only once per condition</p>	<p>from your pet being insured</p> <ul style="list-style-type: none"> f) having your pet cremated, buried or otherwise disposed of g) prescription or dietary food to be consumed by your pet at home, whether recommended by your vet or not h) any pre-existing condition i) the treatment of behavioral problems, training or therapy unless caused by a direct result of an insured accident occurring during the period of insurance j) dental treatment except as directed by a vet to alleviate immediate pain and suffering k) any fee charged by a vet to complete a claim form l) any travel expenses incurred either by you or your vet m) any claim as a result of a 'notifiable' disease e.g. Rabies or as specified under the Contagious Diseases
<p>Section 10 B - ACCIDENTAL DEATH OF YOUR PET</p>	<p>This extension does not cover:</p>
<p>This extension covers your pet for the Sum Insured/Declared Value as shown in the Policy Schedule in event of their death during the period of insurance due to accidental injury during the period of Insurance.</p>	<p>death of your pet due to illness</p> <p>the insured pet if it has been destroyed or put down following an accidental injury unless certified by a vet to be imperative for humane reasons</p> <p>the first 10% of the total Sum Insured/Declared Value</p>

	<p>having your pet cremated, buried or otherwise disposed of</p> <p>the cost of putting your pet to sleep due to aggression unless this can be attributed to a medical condition</p> <p>the costs of, or compensation for, putting your pet to sleep under a Court Order or Contagious Diseases</p>
Section 10 C - THEFT OR STRAYING	This extension does not cover:
<p>(1) This extension covers you up to €450 towards local advertising expenses (including a reward not to exceed €100) to assist in the recovery of your pet should it be stolen or stray during the period of insurance. This includes the cost of repatriating the insured pet to your home address in European Union</p> <p>(2) We will reimburse the Sum Insured/Declared Value should your pet be stolen or stray during the period of insurance and is not recovered within 60 days. If you get your pet back after we have paid you, you must pay all of the money we paid you.</p>	<p>a) any reward claimed by any member of your family or household or by any person employed by you</p> <p>b) any loss of your pet which has not been reported to the police</p> <p>c) the first €50 of each and every claim</p>
Section 10 D - HOSPITALISATION OF THE OWNER	This extension does not cover:
<p>This extension covers you if you are hospitalized for more than 4 consecutive days as a result of illness or accident during the period of Insurance. We will pay up to €1000 towards</p> <p>the cost of boarding your pet at a licensed kennel or cattery or:</p> <p>the cost of your pet being looked after at a home in European Union by someone who is not living with you, at a daily rate of €10 subject to the maximum limit of €1000</p>	<p>any amount in excess of €1000</p> <p>for costs arising from nursing home care or from convalescence care that you did not receive in hospital</p> <p>for costs arising from hospitalization that you were aware was likely to be required at the start date of Insurance</p> <p>hospitalization of you as a result of pregnancy if you have to go into hospital more than once for the same illness or</p>

	injury, we will not pay more than €850 in total
Section 10 E - THIRD PARTY LIABILITY	This extension does not cover:
<p>This section applies to dogs only. We will pay up to €18,000 in respect of all sums for which you or any member of your family become legally liable to pay as a result of an event which occurs during the period of Insurance arising out of your ownership of the Insured pet and which results in the accidental:</p> <p>death of or bodily injury to any person</p> <p>loss of or damage to material property</p>	<p>any claim for compensation or legal costs if the injured person is part of your family, lives in your home, works for you, or is the person looking after your dog with your permission</p> <p>any compensation or legal costs if the damaged property belongs to you or someone who is part of your family, lives in your home, works for you, or is looking after your dog with your permission</p> <p>any compensation or legal costs if you or someone listed above is looking after the property or holding it in trust</p> <p>the first €200 of each and every claim</p> <p>if other dogs are involved with your pet in causing injury or damage, we will only pay for the proportional share of the injury or damage which your pet causes</p> <p>if other pets belong to you but are not insured, you will have to pay for the proportional share of the injury or damage which they caused</p>

BASIS OF CLAIMS SETTLEMENT

The Liability of Insurers for any claim within Section Ten is as follows:-

For Section Ten A the aggregate limit of liability shall not exceed €1,750 for each and every condition in any one period of Insurance
For Section Ten B and Section Ten C (2) the aggregate limit of liability shall not exceed the Sum Insured in any one period of Insurance
For Section Ten C (1) the aggregate limit of liability shall not exceed

€550 in any one period of Insurance

For Section Ten D the aggregate limit of liability shall not exceed €850 in any one period of Insurance

For Section Ten E the aggregate limit of liability shall not exceed €18,000 in any one period of Insurance

The cover provided by this Extension is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

GENERAL CONDITIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE

DUTY OF INSURED

The Insured shall take all reasonable steps to prevent loss, damage or accident and maintain the Buildings in a good state of repair.

NOTICE OF CHANGE OF OCCUPANCY

It is a condition precedent to the liability of Insurer's that the Insured or an authorized representative of the Insured shall notify Insurer's if the private dwelling at the premises specified in the Schedule ceases to be the Insured's permanent residence, or becomes regularly left unattended. Upon receipt of this notice Insurer's reserve the right to amend the terms and conditions of this Insurance.

MORE THAN ONE PRIVATE DWELLING

It is understood and agreed that each private dwelling, insured hereunder, is deemed to be covered as though separately insured.

NOTICE OF WORKS CLAUSE

It is a condition precedent to the liability of Insurer's that the Insured shall notify Insurer's prior to the commencement of any conversions and extensions to the buildings at the premises specified in the Schedule. Upon receipt of this notice Insurer's reserve the right to amend the terms and conditions of this Insurance.

CANCELLATION CLAUSE

This Insurance may be cancelled by or on behalf of Insurer's by 14 (fourteen) DAY'S NOTICE given in writing to the Insured at their last Known address, and the premium shall be adjusted on the basis of the Insurer's receiving or retaining pro-rata premium.

This Insurance may also be cancelled at any time at the request of the Insured in writing to the Company and the premium hereon shall be

adjusted on the basis of Insurer's receiving or retaining the customary short term premium.

'Notice' shall be deemed to be received if send by recorded delivery post properly addressed.

GENERAL EXCLUSIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE

In respect of all Sections OTHER THAN Section Three this Insurance does NOT COVER: -

- a) Radioactive Contamination and Nuclear Assemblies Exclusion
 1. loss or destruction of or damage to any property whatsoever, or any loss expenses whatsoever resulting or arising therefrom or any consequential loss;
 2. any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from: -
 - i) ionizing radiations or contamination by radioactive 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 thereof.
- b) War Exclusion
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 nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- d) Any act of Terrorism. "Terrorism" means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organization(s) or government(s),

committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear

- e) In respect of any liability of a person resulting from intentional or premeditated act, deed or omission that constitutes a criminal offence according to the Criminal Code and which cannot be considered as an accidental event.
- f) Any loss due to the existence of any kind of highly flammable material excluding use of standard size gas cylinders for cooking
- g) Any loss due to defective premises
- g) Sonic Bangs
Loss or damage by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds
- h) Pollution or Contamination
Any claim or expense of any kind caused directly or indirectly by pollution or contamination which:
 - was the result of an intentional act; or
 - was expected or should have been expected; or
 - was not caused by a sudden incident; or
 - did not occur during any period of insurance
- i) Rot
Loss or damage by wet or dry rot whether or not this was caused directly or indirectly by an insured cause
- j) Existing Damage
Loss or damage occurring, or arising from an event, before insurance commenced
- k) Date Change and Computer Viruses
This insurance does not cover:
direct or indirect loss or damage caused:
 - to equipment by its failing correctly to recognize data representing a date in such a way that it does not work properly or at all; or
 - by computer viruses

- l) legal expenses, legal benefits and/or liability arising directly or indirectly from:
 - equipment failing correctly to recognize data representing a date in such a way that it does not work properly at all; or
 - computer viruses.

Equipment includes computers and anything else insured by the policy which has a microchip in it. Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer. Microchips include integrated circuits and microcontrollers. Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

CLAIMS CONDITIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE

OTHER INSURANCE

There shall be no liability under this Insurance in respect of any claim where the Insured is entitled to indemnity 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)

PROCEDURE

It is a condition precedent to the liability of Insurer's that following any happening likely to give to a claim the Insured shall: -

- as soon as reasonably possible notify and confirm in writing to Insurer's who effected the Insurance and if required give full details within 14 (fourteen) days of the incident together with such information and assistance as Insurer's may reasonably require,
- immediately notify the Police following loss or damage by theft,

attempted theft, malicious damage, violent disorder, riots or civil commotion or the disappearance of valuable items,

- under no circumstances admit liability for, nor offer to agree to settle any claim without the written consent of Insurer's, who shall be entitled to take over and conduct in the name of the Insured the defense of any claim and to prosecute in the Insured's name, for Insurer's benefit any claim for indemnity or damages or otherwise against any third party and shall have full discretion in the conduct of any negotiations and proceedings and the settlement of any claim.
- d) for any legal liability for injury or damage – tell us immediately and provide full details in writing as soon as is possible; send us any writ, summons or other legal documents served on you or your family
- e) you must provide us, at your own expense, with such information and assistance as we may reasonably require

FRAUDULENT CLAIMS

We believe our policyholders are honest – the contract between us is based on mutual trust. However, fraudulent insurance claims are occasionally made. Where fraud (which can include exaggeration) is detected, claims will not be paid and we may refer the matter to the police for criminal prosecution. The policy may be rendered invalid and we may take other action consistent with our legal rights.

EARTHQUAKE CLAUSE

It is hereby agreed that all loss or damage to property occurring during any one period of seventy-two consecutive hours during the currency hereof, directly caused by an earthquake shock or volcanic eruption, shall be deemed to have been caused by a single event and therefore to constitute one loss for the purposes of this policy. The insured shall select the time from which any such period shall commence, but no two such periods shall overlap.

Whatever period of seventy-two consecutive hours is used for the purposes of this clause shall also be used for the purposes of any excess provisions in this policy

Rights and Responsibilities

- a) we may enter any building where loss or damage has occurred
- b) following settlement of any claim any salvage becomes our property. No property may be abandoned to us
- c) the insured must not admit, reject or negotiate on any claim without our written consent
- d) we may take over and conduct in the name of the insured (but at our expense and for our own benefit) to recover from others, compensation in respect of anything covered by this policy.
- e) the insured must give us all the help and information we may need to settle or defend any claim or to start legal proceedings

OTHER INSURANCES

If at the time of any incident which results in a claim under this policy there is any other insurance covering the same loss, damage or liability or any part of it, we will only pay our rateable proportion of the claim

ENDORSEMENTS

THE FOLLOWING CLAUSES ARE ONLY APPLICABLE IF REFERRED TO IN THE SCHEDULE OR SUBSEQUENTLY ENDORSED HEREIN: -

1. HOTEL/MOTEL CLAUSE

This Insurance excludes theft or disappearance of Jewellery whilst on the premises of Hotels or Motels UNLESS the said Jewellery is being worn by the Insured, or is contained in a locked safe or vault. (This clause overrides Exclusion o of Section Five).

2. ALARM CLAUSE

It is a condition precedent to the liability of Insurer's in respect of the peril of theft under this Insurance that: -

The burglar alarm system shall have been put into full and effective operation: -

whenever the Premises specified in the Schedule is left unattended,
ii) at night;

The burglar alarm system shall have been maintained in good order throughout the period of this Insurance under a maintenance contract with a company which is declared in the proposal form

3. SAFE CLAUSE

This Insurance excludes THEFT in respect of Jewellery at the Private Dwellings situated within the Premises specified in the Schedule UNLESS the Jewellery is kept in a locked safe whilst not being worn.

4. KEYS CLAUSE

It is a condition precedent to the liability of Insurer's in respect of THEFT from the safe(s) that all keys and duplicate keys of the said safe(s) are removed from the Private Dwelling situated within the Premises specified in the Schedule whenever the Premises are left unattended by the Insured or an authorized representative of the Insured.

5. CLIMATIC CONDITIONS CLAUSE

This Insurance does not cover loss or damage caused by climatic or atmospheric conditions or extremes of temperature, unless such loss or damage would be recoverable under an ordinary fire insurance policy.

6. MUSICAL INSTRUMENTS CLAUSE

This Insurance does not cover, if musical instruments are insured hereunder, breakage of strings, reeds or drumheads from any cause.

7. THEFT LIMITATION CLAUSE

This Insurance excludes THEFT or attempted theft from the Premises specified in the Schedule UNLESS consequent upon violent and forcible entry.

8. NON-STANDARD CONSTRUCTION CLAUSE

In consideration of the additional premium paid hereon it is agreed that the term 'Standard Construction' as defined in Sections One and Two does not apply to the main buildings of the Private Dwellings situated within the Premises specified in the Schedule.

9. SUBSIDENCE, LANDSLIP AND HEAVE EXCLUSION CLAUSE

Peril 10 in Sections One and Two is deleted and of no effect.

10. INCREASED EXCESS CLAUSE (SUBSIDENCE, LANDSLIP AND HEAVE)

Notwithstanding anything contained herein to the contrary it is hereby agreed that Exclusion e) of Peril 10 (SUBSIDENCE, LANDSLIP OR HEAVE) in Section One (BUILDINGS) is amended to read- "the first € or % (percent) of the sum insured on Buildings, WHICHEVER IS THE GREATER, of each and every claim".

11. FLOOD EXCLUSION CLAUSE

It is hereby agreed that Section One (BUILDINGS) and Section Two (CONTENTS) of this Insurance do not cover: -

- (a) the escape of water from the normal confines of any natural or artificial watercourse, lake, reservoir, canal or dam;
- (b) Inundation from the sea; or
- (c) flood resulting from storm or tempest or any other peril OTHER THAN escape of water from fixed water tanks, apparatus or pipes.

12. CONTRACTORS EXCLUSION CLAUSE

This Insurance excludes loss, damage or liability arising out of the activities of Contractors.

13. BUSINESS USE EXTENSIONS CLAUSE

In consideration of the additional premium paid hereon it is hereby agreed that, notwithstanding Exclusion 4 of Section Four, Section Four A (i) is extended to include the Insured's legal liability, as defined therein, arising out of the use of the Premises, specified in the Schedule, for the purpose endorsed in the Schedule; PROVIDED ALWAYS that liability arising out of advice given or services rendered in respect of the Insured's profession, occupation or business is not covered.

14. THATCH AND BUSH FIRE CLAUSE

It is hereby agreed that any loss or damage occasioned by or through or in consequence of the burning, whether accidental or otherwise, of forests, bush, prairie, pampas or jungle and the clearing of lands by fire is specifically excluded under the terms of the this policy
It is condition precedent to the liability of the Insurer's that: -

- a) Chimney Warranty
All chimneys to solid fuel stoves, boilers and open fires be kept in a good state of repair and be professionally cleaned once a year prior to winter use.
- b) Thatchburn Warranty
The old thatch be burnt more than 100 yards from the Premises.

c) Naked Flame Warranty

No naked flame or tools producing naked flames be present in the attic or loft space at any time.

15. MORTGAGEES INTEREST CLAUSE

It is understood and agreed that the interest of the Mortgagee in this Insurance shall not be prejudiced by any act or neglect of the Mortgagor or occupier of any Building hereby insured whereby the danger of loss or damage is increased without the authority or knowledge of the Mortgagee, provided that the Mortgagee, as soon as reasonably possible after becoming aware thereof, shall give notice to the Insurer's and pay an additional premium if required.

16. PROTECTION CLAUSE

It is a condition precedent to the liability of Insurer's that all protections provided for the safety of the insured property be maintained in good order throughout the period of this Insurance and be in use at all times when the Premises are left unattended. Such protection shall not be withdrawn or varied without Insurer's consent.

17. UNOCCUPANCY CLAUSE

Subject to our written agreement and endorsement to the policy this clause and all other exclusions for all perils relating to the property been unoccupied for more than 30 consecutive days can be deleted with the exception of any loss or damage whatsoever to gold, silver, gold and silver plated articles, jewellery and furs. In addition, this endorsement is subject to

- (a) the property not being left unoccupied for more than 60 consecutive days in any one period of insurance
- (b) all external doors having fitted security locks
- (c) where applicable patio and/or French windows having fitted security locks
- (d) all windows having fitted security locks

The definition of Security Locks is as follows:

Final Exit Door - by final exit door we mean the last door normally used when leaving the house. This door must be fitted with either:

- (a) a mortice deadlock with at least 5 levers or
- (b) a lock conforming to British Standards (BS3621) or the equivalent European Standard (EN12209) or a higher specification

Other Exit Doors - by these, we mean all other single exit doors that can be used to leave the house (e.g. back or side doors). These doors should normally be locked from the inside before leaving the house via the final exit door. They must be fitted with either:

- (a) key operated security bolts at the top and bottom; or
- (b) a mortice deadlock with at least 5 levers; or
- (c) a lock conforming to British Standards (BS3621) or the equivalent European Standard (EN12209) or a higher specification

French Doors must be fitted with key-operated security bolts at the top and bottom

Sliding Patio Doors must have an anti-lift device to prevent the doors being lifted off their running track when closed and either:

- (a) two key operated patio door locks on the in side of the doors at the top and bottom of the frame; or
- (b) a key operated multiple point locking system with at least two locking points

Windows must be fitted with at least one key operated metal lock

18. LONG TERM AGREEMENT CLAUSE

A discount of 5% (five per cent) has been allowed in arriving at the net premium hereunder, in consideration of the Insured having undertaken to offer the renewal of this Insurance at the same terms and conditions for a period of 5 (five years) from.....and to pay the premium annually in advance, provided, however, that:- The sum insured may be reduced proportionately at any time to correspond with any reduction in value, if this insurance covers

property damage the business, if this insurance covers consequential loss

The undertaking shall be held to apply to any policy or policies issued in substitution hereof.

The premium shall be subject to revision at any time following any alteration in physical hazard.

At any renewal date the Insurer may require revised terms or conditions and, if the Insured does not accept such terms or conditions, the agreement set out in this Clause shall lapse.

The Insurer shall be under no obligation to accept an offer made under this Agreement.

19. GOLFER'S LIABILITY AS A PROFESSIONAL.

For an additional premium exception (b) to Item C of Section Four (Legal Liability to the Public) is hereby deleted.

20. ESCAPE OF WATER EXCLUSION CLAUSE

It is hereby agreed that Section One (BUILDINGS) and Section Two (CONTENTS) of this Insurance do not cover any loss or damage whatsoever in respect of Escape of water from fixed water tanks, apparatus or pipes.

21. EARTHQUAKE EXCLUSION CLAUSE

It is hereby noted and agreed that this Insurance contract does not cover any loss or damage whatsoever in respect of Earthquake.

22. TRACING THE LEAK CLAUSE

For the additional premium specified in the policy the exclusion to peril 5 (escape of water) under section 1 (buildings) is amended by the deletion of the exclusion 5(h) i.e. of the phrase: "for the cost of locating the point of escape of water or the repair of any fixed water tanks , apparatus or pipes" to is nullified/deleted. Further ,the limit of liability because of this deletion is specified in the schedule.



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