Unoccupied Home Insurance
We will pay for any loss, damage, injury, costs or liability described in this Policy arising from events happening during any period of insurance for which You have paid and We have accepted the premium.

The application and declaration signed by You are incorporated into this insurance contract.

This Policy should be read together with the Schedule and any Endorsements.

Geo Personal Lines
The Octagon
Middleborough
Colchester
CO1 1TG
Telephone: 0330 123 3561
Email: letproperty@geounderwriting.com

Paul Dilley
Chief Executive Officer
Geo Underwriting Services Ltd
On Behalf of the Insurers

Your policy is arranged by Geo Personal Lines.
Geo Personal Lines is a trading name of Geo Underwriting Services Limited, Registered in England No. 4070987. Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN Authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400

Underwritten by: A Leading UK insurer (or insurers) as detailed under the policy schedule
Complaints
If at any time You have a complaint about the services provided to You by Geo Personal Lines then You should contact:

Geo Personal Lines
Lacy Way
Lowfields Business Park
Elland HX5 9DB
Telephone 01708 777710
Email: household@geounderwriting.com

All complaints received are taken seriously and will be handled promptly and fairly. If You make a complaint it will be acknowledged promptly, an explanation of how it will be handled, what You need to do and how Your complaint is progressing will be given to You. Your complaint will be recorded and Your comments analysed to help improve the service offered. Complaints which Your insurer are required to resolve will be passed to them and You will be notified if this happens.

If at any time You have a complaint about the services provided by the insurer of the policy, then You should contact the Complaints Officer of the insurer shown in the insurer Endorsement on Your policy Schedule.

If the insurer is a member of Lloyds You may write to:

Policyholder or Market Assistance
Market Services
One Lime Street
London EC3M 7HA
Tel: 0207 327 5693
Email: complaints@lloyds.com

If You remain unhappy with the outcome of Your complaint You may be eligible to refer Your complaint to:

The Financial Ombudsman Service (FOS)
Exchange Tower,
LONDON, E14 9SR
Tel: 0800 023 4567 (free from landlines) or 0300 123 9123 (free from most mobile phones)

Or simply log on to their website at: www.financial-ombudsman.org.uk

Whilst Geo Personal Lines and Your insurers are bound by the decision of the FOS, You are not. Following the complaints procedure does not affect Your right to take legal action.

Telephone calls may be recorded or monitored. Call costs may vary depending on your service provider.

Definition of an Eligible Complainant
An eligible complainant is either a private individual, a micro enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million at the time of the complaint. The FOS will only consider Your complaint if You have given Geo Personal Lines or Your insurer the opportunity to resolve it.

Financial Services Compensation Scheme
Geo Personal Lines and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS www.fscs.org.uk.
# Contents

This Policy has several sections, check your **Schedule** to see which sections are in force.

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How to use your Unoccupied Home Insurance Policy

Your Policy

This is Your new Policy containing details of the cover You have bought. We have made every effort to make the Policy details as clear as possible. Please read Your Policy carefully and if You have any queries We or Your Geo Personal Lines Insurance Adviser will be pleased to help You.

We aim to provide a high level of service and to pay claims fairly and quickly within the terms set out in the Policy. If, however, there is any dispute which cannot be resolved, You are entitled to appeal to the Financial Ombudsman Service for an independent assessment.

What cover is included?

The Policy is divided into a number of sections, each section tells You what We will or will not pay for. To find which sections are in force You should check Your Schedule which is enclosed with the Policy.

Your Schedule also tells You how much You are insured for.

How much to Insure for?

It is up to You to make sure that the amount You insure for represents the full value of the property concerned. For Buildings, this means the full cost of rebuilding Your property as defined by the Building Cost Information Service of the Royal Institute of Chartered Surveyors including any outbuildings plus an amount for any additional charges which could be incurred in rebuilding such as demolition costs, architects and surveyors fees and complying with the requirements of local authorities. For Contents this means the full replacement cost of all Contents, as new, less an amount for wear, tear and depreciation on clothing and household linen.

Remember, if You are inadequately insured any claim payments may be reduced.

Misrepresentation

In arranging Your insurance We will have asked a number of questions which You were required to answer. You must take reasonable care to ensure that You have answered all these questions honestly, to the best of Your knowledge, and have provided full answers and all relevant details.

If questions are not answered honestly and to the best of Your knowledge then Your policy may be cancelled or Your claim rejected or not fully paid. You may also have difficulty in obtaining insurance in the future or experience extra cost in doing so.

Changing Your details

You must tell Us as soon as possible about any changes that may affect Your policy cover. If We are not advised of any changes to Your circumstances, then Your policy may be cancelled, or Your claim rejected or not fully paid.

The changes that You should tell Us about are:
• If **You** change **Your** insured address;
• If **You** change **Your** name;
• If **You** change **Your** occupation(s), or the trade in which **You** work;
• If the property is used for business and the type of business use;
• If the occupancy of the property changes and it is no longer unoccupied (see “Conditions applying to this policy - 9. Notice of Change of Occupancy”);
• If **You** are convicted of a criminal offence (other than motoring offences);
• If **You** become bankrupt;
• If the full rebuilding cost of **Your** property changes (if **You** have **Buildings** Insurance with Us);
• If the **Contents** sum insured changes (if **You** have **Contents** insurance with Us);
• If there are any renovations or building works being carried out, or due to commence, at the property (see “Conditions applying to this policy - 10. Notice of Works Clause”);
• If the type of locks or alarm should change, or if **You** no longer have an alarm maintenance contract in force;
• If the property is no longer self contained or does not have its own lockable entrance;
• If the property is not in a good state of repair;
• If there is any flooding to the property, or within 100m of the property;
• If the property is showing signs of potential subsidence, landslip or heave damage, ie cracking;
• If any other houses in the same street have been affected by subsidence, landslip or heave;
• If **You** have made a claim under any other home or landlords policy that is not provided by Us;
• If **You** have any other insurance policy refused, declined, cancelled or voided;

When **You** tell **Us** about a change, **We** will reassess the premium and the terms of **Your** policy. **You** will be informed of any revised premium or terms and asked to agree before any change is made.

In some circumstances **We** may not be able to continue **Your** policy following the changes. If this is the case, **You** will be notified and the policy will be cancelled in line with the cancellation rights detailed in “Conditions applying to this policy – 2.Cancellation”.

**Policy Limitations**

Are shown

- under each Section – ‘We will not pay for’ and ‘Settlement of Claims’
- on page 20 – Exclusions applying to Sections 1 – 3
- on page 22 – Conditions applying to Sections 1 – 3

**How to make a claim**

Please first read this Policy and **Your** Schedule to check that **You** are covered. Please refer to and follow the Notification of Claims Procedure on page 23. To register a claim phone **Geo Personal Lines on 0345 074 4760**.

Tell **Us** what happened. Let **Us** have as much information as possible. **We** will verify **Your** cover and arrange to send **You** a claim form so that **We** can deal with **Your** claim as quickly as possible.

If **You** need to ask any questions during **Your** claim, please call **Us** on the above number.
Definitions

Definitions are set out below and any word or phrase which has a definition is printed throughout Sections 1 – 3 in bold type.

British Isles
England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Buildings
The Home and its permanent fixtures and fittings, swimming pools, paths, drives, terraces, walls, hedges, gates, and fences all contained within the boundaries of the Land.

Clauses or Endorsements
Any variation or addition to the terms of the Policy.

Contents
Household goods, furniture and furnishings.

The term Contents does not include:- any permanent fixtures and fittings, Valuables, personal effects or clothing or Money and documents of any kind, any living creature, aircraft, hovercraft, watercraft, mechanically propelled vehicles (other than domestic gardening machines), motorcycles, caravans, trailers, trailer tents and their parts and accessories, property held in connection with your trade, profession, business or occupation.

Excess
The first part of any claim which You must pay.

Furnished for Normal habitation
A property furnished for normal habitation must have sufficient furniture and furnishings for normal living purposes, including carpets, curtains, beds, tables, chairs, wardrobes and cooking facilities.

Home
The unoccupied private dwelling and its domestic outbuilding and garages at the address shown in the Schedule.

Land
The land belonging to the Home.

Money
Cash, bank or currency notes, cheques, travellers cheques, postal or money orders, saving stamps and certificates, travel tickets, luncheon vouchers, current stamps (face value only) and gift tokens.

Policyholder/You/Your
The person(s) named as the Policyholder in the Schedule.
Schedule
The Schedule is part of the Policy. It shows details of the Policyholder, the property insured, the period of insurance, and the sections of the Policy which apply.

Valuables
Jewellery, gold, silver, precious metals, clocks and watches, coin, medal and stamp collections, works of art, furs. All other Personal Effects, photographic and video equipment and all other portable electrical equipment.

We/Us/Our
A leading UK insurer (or insurers) as detailed on the policy Schedule and Geo Personal Lines as administrators of the policy.

Your Family
You, Your spouse, children, parents and other relatives who normally live with You.

Index Linking

Please refer to Your Policy Schedule to check whether Index Linking applies to Your Sums Insured.

If Index Linking does apply, the Sums Insured on your Schedule for section 1 Buildings and section 2 Contents will be adjusted monthly in line with:

a) Buildings – the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors. Should this index not be available another appropriate index will be used.

b) Contents – the Retail Price Index (consumer durables section). Should this index not be available another appropriate index will be used.

No charge will be made for this during each year but anniversary premiums will be calculated on the adjusted Sums Insured.

Index Linking will continue from the date of loss or damage to the settlement of the resulting claim provided You have not unreasonably delayed notification or settlement of the claim.
Section 1

Buildings

Your Schedule tells You if this Section is in force

We will pay for

A. The Basic Cover
Loss of or damage to Buildings
caused by:
1. Fire, explosion, lightning, earthquake.
2. Smoke.
3. Riot, civil commotion, labour or political disturbances.
4. Malicious persons or vandals.
5. Storm or flood.
6. Escape of water or oil from any interior fixed heating or domestic water installation, washing machines or dishwashers.

We will not pay for

The amount of any Excess shown in Your Schedule
A.

2. Damage caused by any gradually operating cause.
3. Loss or damage not reported to Us within 7 days of the occurrence of such incident.
4. Loss or damage unless such loss or damage is consequent upon violent and forcible entry. Damage caused by any person lawfully in the Home.
5. Loss or damage caused by freezing, subsidence, ground heave or landslip. Loss of or damage to hedges, gates and fences.
6. Damage to the installation or appliance itself. 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. Damage caused by any person lawfully in the Home. Loss or damage arising from wet or dry rot.
### We will pay for

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<table>
<thead>
<tr>
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<tbody>
<tr>
<td>1</td>
<td>The amount of any Excess shown in Your Schedule A.</td>
</tr>
<tr>
<td>2</td>
<td>Damage caused by any gradually operating cause.</td>
</tr>
<tr>
<td>3</td>
<td>Loss or damage not reported to Us within 7 days of the occurrence of such incident.</td>
</tr>
<tr>
<td>4</td>
<td>Loss or damage unless such loss or damage is consequent upon violent and forcible entry.</td>
</tr>
<tr>
<td>5</td>
<td>Damage caused by any person lawfully in the Home.</td>
</tr>
<tr>
<td>6</td>
<td>Loss or damage caused by freezing, subsidence, ground heave or landslip.</td>
</tr>
<tr>
<td>7</td>
<td>Loss of or damage to hedges, gates and fences.</td>
</tr>
<tr>
<td>8</td>
<td>Damage to the installation or appliance itself.</td>
</tr>
<tr>
<td>9</td>
<td>Loss or damage due to wear and tear or gradual deterioration.</td>
</tr>
<tr>
<td>10</td>
<td>Loss or damage caused by gradual emission.</td>
</tr>
<tr>
<td>11</td>
<td>Loss or damage caused by faulty workmanship.</td>
</tr>
<tr>
<td></td>
<td>Damage caused by any person lawfully in the Home.</td>
</tr>
<tr>
<td>7</td>
<td>Loss or damage arising from wet or dry rot.</td>
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<td></td>
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<tr>
<td>9</td>
<td>Collision involving aircraft or aerial devices or anything dropped from them, vehicles, trains or animals.</td>
</tr>
<tr>
<td>8</td>
<td>Falling trees or branches, lamp posts or telegraph poles.</td>
</tr>
<tr>
<td>10</td>
<td>Falling receiving aerials (including satellite dishes) and their fittings or masts</td>
</tr>
<tr>
<td>11</td>
<td>Subsidence or heave of the site on which the Buildings stand, or landslip.</td>
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</tbody>
</table>

### We will not pay for

<p>| | |</p>
<table>
<thead>
<tr>
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<tbody>
<tr>
<td>7</td>
<td>Loss or damage caused by subsidence, Landslip, or heave other than as covered by Peril 11.</td>
</tr>
<tr>
<td>8</td>
<td>Loss or damage to solid floors caused by infill materials settling, swelling or shrinking as a result of water escaping in the Home.</td>
</tr>
<tr>
<td>7</td>
<td>Loss or damage unless such loss or damage is consequent upon violent and forcible entry.</td>
</tr>
<tr>
<td>8</td>
<td>Damage caused by any person lawfully in the Home.</td>
</tr>
<tr>
<td>9</td>
<td>Loss or damage caused by domestic pets.</td>
</tr>
<tr>
<td>10</td>
<td>Damage to hedges, gates and fences.</td>
</tr>
<tr>
<td>10</td>
<td>Damage to the receiving aerial, satellite dishes, fittings or mast itself.</td>
</tr>
<tr>
<td>11</td>
<td>The first £1,000 of any claim. Damage resulting from coastal or river erosion.</td>
</tr>
<tr>
<td>10</td>
<td>Damage resulting from faulty workmanship or the use of defective materials.</td>
</tr>
<tr>
<td>10</td>
<td>Damage resulting from demolition, alteration or repair to the Buildings.</td>
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<tr>
<td>11</td>
<td>Loss or damage resulting from normal settlement shrinkage or expansion.</td>
</tr>
<tr>
<td>10</td>
<td>Damage resulting from the bedding down of new structures or settlement of made-up ground.</td>
</tr>
<tr>
<td>11</td>
<td>Damage resulting from the movement of solid floors unless the foundations beneath the external walls of the Home are damaged by the same cause, and at the same time.</td>
</tr>
</tbody>
</table>
We will pay for

B. Damage to Plumbing Installations by Freezing
   Damage to interior fixed domestic heating or water installations caused by freezing.

C. Breakage of Fixed Glass and Sanitary Fittings
   Accidental breakage of fixed glass, fixed sanitary ware and ceramic hobs, all forming part of the Home.

D. Damage to Underground Services
   Accidental damage to underground services to the Home for which You are legally responsible.

E. Additional Costs
   Complying with government or local authority requirements.
   a) complying with government or local authority requirements
   b) architects, surveyors and other professional fees.
   c) clearing debris, demolition, shoring or propping up necessary as a result of loss or damage insured by this Section.

We will not pay for

   Damage to paths, drives, terraces, patios, walls, gates, fences, swimming pools and tennis courts unless the foundations beneath the external walls of the Home are damaged by the same cause, and at the same time.

   Diminution of Market Value.

B. Loss or damage whilst the Buildings are insufficiently furnished for normal habitation.

C. Loss or damage whilst the Buildings are insufficiently furnished for normal habitation.

D. Damage caused whilst clearing, or attempting to clear a blockage.

E. Fees charged for preparing any claim under this Policy.
   a) costs for complying with requirements notified before the loss or damage occurred.
   b) fees charged for preparing any claim under this Policy.
Settlement of Buildings Claims

Provided that at the time of loss or damage the Sum Insured is not less than the rebuilding cost and the Buildings are in a good state of repair We will at Our option pay:

a) the cost of repair, or
b) the cost of replacement.

We will not pay for any reduction in the market value of the Home resulting from repair or replacement of damaged parts.

If the Buildings are not in good repair or if repair or replacement is not carried out, We will at Our option pay:

a) the cost of repair or replacement less a deduction for wear and tear and depreciation, or
b) for the reduction in market value caused by the loss or damage.

The rebuilding cost is the cost of rebuilding the Buildings in the same size and style and condition as when new, incl payable under Sections A–E will not exceed the Sum Insured.

The Sum Insured will not be reduced by the amount of any claim.

Underinsurance
This Section of the policy is SUBJECT TO THE CONDITION OF AVERAGE, that is to say, if the Buildings shall at the time of any loss be of greater value (as defined by current Royal Institution of Chartered Surveyors figures) than the sum insured by this Policy, You shall ONLY be entitled to recover hereunder such proportion of the said loss as the sum insured by this policy bears to the total reinstatement value of the Buildings, plus an amount for demolition costs, architects and surveyors fees and complying with the requirements of local authorities.

Matching Items
We will not pay the cost of replacing any undamaged item or part of any item solely because it forms part of a set, suite, or one of a number of items of similar nature, colour or design.
Section 2

Contents

Your Schedule tells You if this Section is in force

We will pay for

A. The Basic Cover
Loss of or damage to Contents whilst contained within the Home caused by:

1. Fire, explosion, lightning, earthquake.
2. Smoke.
3. Riot, civil commotion, labour or political disturbances.
4. Malicious persons or vandals.
5. Storm or flood
6. Escape of water or oil from any interior fixed heating or domestic water installation, washing machines or dishwashers.

We will not pay for

The amount of any Excess shown in Your Schedule

A.

2. Damage caused by any gradually operating cause.

4. Loss or damage caused by persons lawfully in the Home. Loss or damage unless such loss or damage is consequent upon violent and forcible entry.

5. Loss or damage caused by frost. Loss or damage to property in the open. Loss or damage caused by rising groundwater levels.

6. Damage to the installation or appliance itself. 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. Loss or damage arising from wet or dry rot. Loss or damage caused by subsidence, landslip or heave other than as covered by Peril 11.
Contents – continued

We will pay for

7. Theft or attempted theft.

8. Collision involving aircraft or aerial devices or anything dropped from them, vehicles, trains or animals.

9. Falling trees or branches, lamp posts or telegraph poles.

10. Falling receiving aerials (including satellite dishes) and their fittings or masts.

11. Subsidence or heave of the site on which the Buildings stand, or landslip

We will not pay for

7. Loss or damage unless such loss or damage is consequent upon violent and forcible entry. Any amount exceeding £500 from outbuilding (other than garages) Damage caused by any person lawfully in the Home.

8. Loss or damage caused by domestic pets.

9. Damage caused by felling or lopping.

10. Damage to the receiving aerial, satellite dishes, fittings or mast itself.

11. Damage resulting from coastal or river erosion. Damage resulting from faulty workmanship or the use of defective materials. Damage resulting from demolition, alteration or repair to the Buildings. Damage resulting from the movement of solid floors unless the foundations beneath the external walls of the Home are damaged by the same cause and at the same time. Damage resulting from the bedding down of new structures or settlement of made up ground.
Contents – continued

We will pay for

B. Breakage of Glass and Mirrors
   Accidental breakage of mirrors, glass tops to furniture and ceramic hobs and fixed glass in furniture in the Home.

C. Contents Temporarily Removed
   Up to 20% of the Contents Sum Insured for loss of or damage to Contents temporarily removed from the Home but within the British Isles caused by:- a) circumstances as described in Section 2A – The Basic Cover, but excluding Theft.

D. Theft of Keys
   Up to £150 for the replacement of external door locks and keys to the Home if keys are stolen.

We will not pay for

B. Loss or damage whilst the Buildings are insufficiently furnished for normal habitation.

C. Loss of or damage to Contents:-
   – For sale, or away on exhibition.
   – In the open caused by storm, flood or malicious damage.
   – In the custody or control of You or Your Family whilst temporarily living away from the Home for the purpose of education.
   – By theft unless involving forcible and violent entry to or exit from a building.
   – Any amount exceeding £2,500 from outbuilding.

Settlement of Claims
Provided that at the time of loss or damage the Sum Insured is not less than the full replacement cost We will at Our option:

a) replace the item(s) as new (except for household linen where a deduction for wear, tear and depreciation will be made), or
b) pay the cost of repair for items which can be economically repaired, or
c) pay the cost of replacement as new (except for household linen where a deduction for wear, tear and depreciation will be made).

The full replacement cost is the cost of replacing all Contents as new less an amount for wear, tear and depreciation on clothing and household linen.

The Sum Insured will not be reduced by the amount of any claim.

Underinsurance
This Section of the policy is SUBJECT TO THE CONDITION OF AVERAGE, that is to say, if the Contents at the time of loss or damage, are of greater value than the full replacement cost as new (except for clothing and household linen), then You shall only be entitled to recover hereunder such proportion of the said loss or damage as the sum insured by this Section bears to the total replacement value, as new, of all the Contents.

Matching Items
We will not pay the cost of replacing any undamaged item or part of any item solely because it forms part of a set, suite or one of a number of items of similar nature, colour or design.

Contribution
If any loss or damage is covered by any other insurance We will not pay more than Our rateable share of the claim.
Settlement of Claims

Provided that at the time of loss or damage the Sum Insured is not less than the full replacement cost We will at Our option:

a) replace the item(s) as new (except for household linen where a deduction for wear, tear and depreciation will be made), or

b) pay the cost of repair for items which can be economically repaired, or

c) pay the cost of replacement as new (except for household linen where a deduction for wear, tear and depreciation will be made).

The full replacement cost is the cost of replacing all Contents as new less an amount for wear, tear and depreciation on clothing and household linen.

The Sum Insured will not be reduced by the amount of any claim.

Underinsurance
This Section of the policy is SUBJECT TO THE CONDITION OF AVERAGE, that is to say, if the Contents at the time of loss or damage, are of greater value than the full replacement cost as new (except for clothing and household linen), then You shall only be entitled to recover hereunder such proportion of the said loss or damage as the sum insured by this Section bears to the total replacement value, as new, of all the Contents.

Matching Items
We will not pay the cost of replacing any undamaged item or part of any item solely because it forms part of a set, suite or one of a number of items of similar nature, colour or design.

Contribution
If any loss or damage is covered by any other insurance We will not pay more than Our rateable share of the claim.
Section 3

Legal Liability

Your Schedule tells You if this Section is in force

We will pay for

A. Property Owners Liability

(Only operative if Section 1 – Buildings is in force)
Up to £2,000,000 for any one cause, plus defence costs and expenses incurred by You with Our consent to indemnify You against legal liability for:

a) accidental death, bodily injury, illness or disease to any person.

b) accidental loss or damage to the property occurring whilst Section 1 – Buildings of this policy is in force and incurred:

i) as owner (not occupier) of the Home and its land.

ii) in connection with any other private residence formerly owned and occupied by You and incurred by reason of Section 3 of the Defective Premises Act 1972, or the Defective Premises (Northern Ireland) Order 1975, provided that no other insurance covers the liability. If Section 1 – Buildings of the Policy expires or is cancelled, cover under this paragraph A (b) (ii) shall continue for a period of 7 years in respect only of the Home.

We will not pay for

The amount of any Excess shown in Your Schedule

A.

Liability arising from

- You or Your family as occupiers of the Home

- Accidental death, bodily injury, illness or disease to You or Your Family or any domestic employee.

- Damage to property which belongs to You or Your Family or any domestic employee.

- Any profession, business or employment of You or Your Family.

- The ownership or use of motor vehicles (other than gardening machines) or lifts.

- Any agreement or contract unless liability would have applied anyway.

- Any condition which is directly or indirectly related to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutant derivatives or variations however caused.
Endorsements

The following Endorsements form an integral part of the Policy and if operative the Endorsement number shall appear at the bottom of Your Schedule.

ENDORSEMENT 9 PROTECTIONS CONDITION
We will not be liable for loss or damage by theft or attempted theft from the private dwelling unless:

1. the following security devices are fitted and put into operation whenever the private dwelling is left unattended
   (a) either
      a lock approved to BS3621 or
      a mortice deadlock of at least 5 levers or
      a rim automatic deadlatch with a key-locking handle on the inside or a key-operated
      multi-point locking system with at least three fixing points and a lock cylinder with at
      least five pins to the main entrance door
   (b) key-operated security devices top and bottom in addition to existing locks or a lock to
      the standard in (a) above to all other external doors except sliding patio doors
   (c) a key-operated patio door lock mounted internally on the centre rail(s) or protection
      to the standard in (b) above to sliding patio doors
   (d) key-operated security devices to all opening windows and skylights on the ground
      floor and those which are accessible on other floors

2. all keys are removed from locks and placed out of sight when the private dwelling is left unattended

3. external windows as described in paragraph 1(d) and all external doors are secured as above when
   your household has retired for the night except windows in occupied bedrooms which may be left
   open for ventilation
   Alternative security devices are not acceptable unless we have given our written agreement

ENDORSEMENT 10 SUBSIDENCE, LANDSLIP AND HEAVE EXCLUSION
Cover is deleted for Section 1 – Buildings A11 and Section 2 – Contents A11.

ENDORSEMENT 12 CONTRACTORS EXCLUSION CONDITION
It is a condition precedent to Our liability under this policy that this insurance does not cover loss,
   damage or liability arising out of the activities of contractors at the Home.

ENDORSEMENT 21 UNOCCUPANCY CONDITION
   i) It is a condition precedent to Our liability under this policy that the Home is inspected
       internally and externally at least once every 7 days by Your representative and that all Mail,
       newspapers, flyers and such are removed from the Home and that the Building and gardens
       of the Home are suitably maintained in good condition.
Section 1 – Buildings and Section 2 – Contents exclude peril 6 Escape of Water unless:

ii) the water, gas and electricity supplies are turned off at the mains (and for the period November to March inclusive all water tanks, pipes and apparatus are drained) unless required to operate an automatically operated central heating system used to maintain a minimum temperature of 58°F (15°C) at all times.

ENDORSEMENT 23 RESTRICTION OF COVER

Cover under Section 1 – Buildings and Section 2 Contents is limited to A1 (fire, explosion, lightning, earthquake) only.

Further endorsements may apply, please refer to your Policy Schedule for details.
Exclusions applying to this Policy

This policy does not cover:

A. Any loss, damage, liability or injury nor any consequential loss, damage, liability or injury directly or indirectly caused by or contributed to, or arising from:

1. WAR RISKS AND TERRORISM
   A) War
      any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event war, invasion, act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power
   
   B) Terrorism
      harm or damage to life or to property (or the threat of such harm or damage) including by nuclear and/or chemical and/or biological and/or radiological means resulting directly or indirectly from or in connection with Terrorism regardless of any other contributing cause or event.

      Terrorism is defined as any act or acts including but not limited to

      a) the use or threat of force and/or violence
      and/or

      b) harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political religious ideological or similar purposes

   C) any action taken in controlling preventing suppressing or in any way relating to (A) or (B) above.

2. SONIC BANGS
   Pressure waves created by aircraft or other aerial devices travelling at sonic or supersonic speeds.

3. RADIOACTIVITY
   Loss, damage or liability which involves:

   a) ionising radiation or radioactive contamination by radioactivity from nuclear fuel or nuclear waste; or

   b) the radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.
4. **LOSS IN VALUE**  
Loss in value of any property following repair or replacement.

5. **POLLUTION OR CONTAMINATION**  
Loss, damage or liability arising from pollution or contamination unless cause by:
   a) a sudden and unexpected accident which can be identified; or
   b) oil leaking from a domestic oil installation at the **Home**.

B. Any loss (including loss of value) of, or damage to the **Land** or any part of the **Land**.

C. **DATA RECOGNITION FAILURE**  
In the failure of any computer data processing equipment or media micro chip integrated circuit or similar device or any computer software whether **Your** property or not correctly to
   a) recognise any date as its true calendar date
   b) capture, save, retain and/or correctly to manipulate interpret or process any data or information or command or instruction as a result of treating any data otherwise than its true calendar date
   c) capture, save, retain or process any data as a result of the operation of any command which causes the loss of data or the inability correctly to capture, save, retain or process such data provided that this Exclusion shall not apply to subsequent Damage not otherwise excluded which results from any of The Basic Cover A 1–11 of Section 1 Buildings
Conditions applying to this Policy

1. REASONABLE CARE
   You must take all reasonable steps to prevent accidents, loss or damage and must maintain the property insured in sound condition and good repair.

2. CANCELLATION
   You have the right to cancel Your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which You receive Your policy documentation.

   If You wish to do so and the insurance cover has already commenced, whether within the first 14 days or not, You will be entitled to a refund of the premium paid subject to a deduction for the time for which You have been covered. This will be calculated on a pro-rata basis for the period in which You received cover and will include an additional charge to cover the administrative cost of providing the policy.

   You may cancel the Policy at any time by giving 7 days notice in writing to Us at:
   Geo Personal Lines, Lacy Way Lowfields Business Park Elland HX5 9DB
   Telephone 01708 777710
   Email: household@geounderwriting.com

   If the policy has been issued on a short term basis (90, 182, or 273 days duration) there will be no premium refund in the event of cancellation.

   If the policy has been issued on an annual basis (12 months) the Insurer will retain a charge of 50% of the pro rata return of premium.

   Where a claim has been made during the current period of insurance no refund or credit of premium will be due.

   If the premium is paid under a monthly instalment plan and a claim has been settled during the current Period of Insurance You must continue with the instalment payments. Alternatively We will deduct outstanding instalments from any claim payment that may be due to You.

   No refund of premium will be made under a monthly instalment plan.

   We reserve the right to cancel this Policy immediately in the event of non-payment of the premium or default by You under a monthly instalment plan.

   No refund will be made to You of any instalment paid.

   We may also cancel the Policy by sending 7 days notice by recorded delivery to You at Your last known address.

3. INSTALMENTS/DIRECT DEBIT
   If You pay Your premium by direct debit and there is any default in payment We may cancel the Policy by giving notice in accordance with Condition 2 – Cancellation. However, no refund or credit of premium will be due when cancellation takes place in these circumstances.

   Where a claim has been made during the current period of insurance the full annual premium will still be payable despite cancellation of cover and We reserve the right to deduct this from any claim payment. In any event a due proportion of the premium and administration charge shall be payable for the period of cover provided.
4. OTHER INSURANCES
If any accidental loss or damage covered by this Policy is insured elsewhere We will only pay Our rateable proportion of any claim.

5. FRAUD
You and Your Family must not act in a fraudulent manner.
If You or anyone acting for You:
- make a claim under the Policy knowing the claim to be false or fraudulently exaggerated in any respect or
- make a statement in support of a claim knowing the statement to be false in any respect or
- submit a document in support of a claim knowing the document to be forged or false in any respect or
- make a claim in respect of any loss or damage caused by Your wilful act or with Your connivance.

Then:
- We shall not pay the claim
- We shall not pay any other claim which has been or will be made under the Policy
- We may at Our option declare the Policy void
- We shall be entitled to recover from You the amount of any claim already paid under the Policy since the last renewal date
- We shall not make any return premium
- We may inform the Police of the circumstances

6. NOTIFICATION OF CLAIMS
a) Loss of or Damage to Property
In the event of loss of or damage to property likely to result in a claim You must
i) immediately report to the police any theft, malicious damage, vandalism or loss of property.
ii) advise Us as soon as reasonably possible and at Your expense provide full details and proofs as requested by Us.
iii) take all reasonable steps to minimise loss or damage and take all practical steps to recover lost property and discover any guilty person.
iv) within seven days of loss or damage by riot, civil commotion, strikes, labour disturbances or malicious persons, deliver to Us at Your own expense a written claim, together with such detailed particulars and proofs, certificates or other documents as may reasonably be required, together with details of any other insurance covering such injury, loss or damage.
b) **Legal Liability**
   In the event of any accident or incident likely to result in a legal liability claim **You** must
   
i) advise **Us** immediately and as soon as possible provide full details and assistance as requested by **Us**.

   ii) immediately send to **Us** any letter, writ, summons, or other legal document issued against **You** or **Your Family** without answering it.

   iii) not negotiate, pay, settle, admit or deny any claim without **Our** written consent.

7. **CONDUCT OF CLAIMS**
   a) **Our Rights**
      
      In the event of a claim **We** may

      i) enter into and inspect any building where loss or damage has occurred, and take charge of any damaged property. No property may be abandoned to **Us**.

      ii) exercise sole conduct and control over the defence or settlement of any claim made upon **You** or any other insured person by any other party and no negotiation shall be entered into nor any admission of liability or any promise, offer or payment made without **Our** consent.

      iii) take over and control any proceedings in **Your** name for **Our** benefit to recover compensation from any source or defend proceedings against **You**.

b) **Recovery of Lost or Stolen property**
   
   If any lost or stolen property is recovered **You** must let **Us** know as soon as reasonably possible by recorded delivery.

   If the property is recovered after payment of the claim it will belong to **Us** but **You** will have the option to retain it and refund any claim payment to **Us**.

8. **GOVERNING LAW**
   
   There is a choice of law for this Insurance, but unless **We** agree otherwise English law applies.

9. **NOTICE OF CHANGE OF OCCUPANCY**
   
   It is a condition precedent to the liability under this policy that **You** or **Your** authorised representative, shall notify **Us** if the Home specified in the Schedule ceases to be anything other than unoccupied. Upon receipt of this notice **We** will amend the terms and conditions of this Insurance.

10. **NOTICE OF WORKS CLAUSE**
    
    It is a condition precedent to the liability under this policy that **You** shall notify **Us** prior to the commencement of any conversion, extensions, refurbishment and modernisation to the Home. Upon receipt of this notice **We** reserve the right to amend the terms and conditions of this Insurance.
Geo Personal Lines is a trading name of Geo Underwriting Services Limited, Registered in England No. 4070987.
Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN
Authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400

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