

Landlords Buildings & Contents Insurance



Customer Helpline **Tel: 0345 6011 050**
(DDI 01704 518855)

Claims Helpline **Tel: 0345 6011 060**

About Your policy		1
The insurance contract		2
Section A	Policy definitions	3
Section B	Buildings cover	5
Section C	Accidental Damage to Buildings	9
Section D	Liability insurance included in your Buildings cover	10
Section E	Contents cover	13
Section F	Accidental Damage to Contents	16
Section G	General conditions	17
Section H	Special claim conditions	19
Section I	General exclusions	20
Section J	Duration of the insurance	21
Section K	The payment of premiums	21
Section L	Administration Charge	21
Section M	How to claim	21
Section N	Helpline services	22
Section O	Cancellation rights under the policy	22
Section P	How to cancel your policy	22
Section Q	What you should do if you have a complaint	23
Section R	Data Protection Notice	23
Section S	Underwriting	25

Important Note

Cancelling your policy

0345 6011 050

Please note that if **you** cancel **your policy** and do not give **us** advance notice by contacting **us**, then **you** may be liable for paying an additional premium.

Full details of **your** cancellation rights and instructions for how to cancel **your policy** can be found in Sections O and P.

Policy Document RSA/PS/020



Large
Print

This Policy Document is also available
in Braille and Large Print

About your policy - Understanding and using your policy

This section 'About your policy' does not form part of the legal contract between you and us. It includes information which will help you to understand and use your policy.

Insurance policies can be difficult to understand so we have tried to make this policy easy to read. Some words have a special meaning in your policy and these are listed and explained on pages 3 to 4 'Policy Definitions'. From now on, whenever a word with a special meaning is used it will be printed in bold type.

Your policy is in two parts - the policy wording and the certificate. The policy wording explains what is and what is not covered, how we settle claims and other important information.

The certificate shows the cover selected and the premium. Please keep your certificate with the policy wording.

The day to day administration and servicing of the policy is carried out by Paymentsshield Ltd on behalf of the Administrator.

The Administrator will send you a new certificate whenever you or we make a change to the insurance and each year before the anniversary date so you can check that the cover still meets your needs.

Once you have received your policy you will have 30 days to make sure the cover is exactly what you need. If it isn't, you can send back your documents and ask for the necessary changes to be made. Alternatively, you can request cancellation of the policy and you will receive a full refund of premium, as long as no claim has been made.

There are conditions of the insurance that you will need to meet as your part of this contract on pages 17 to 19. The conditions set out the changes in your circumstances that could affect your cover and Section O on page 22 sets out when we would cancel your policy. Please take the opportunity to read these sections.

Remember to keep your sum insured up to date.

If you have selected buildings insurance, you should make sure your sum insured remains adequate to rebuild the insured property if you extend or make improvements to the insured property, such as installing double-glazing, adding a fitted kitchen or conservatory. If the sum insured exceeds £300,000 (our maximum cover) the policy would need to be cancelled.

If you have selected furnished or unfurnished contents your cover is for replacement as new. Remember to make sure your sum insured remains adequate to replace your contents if you buy new items. You should make certain that your furnished or unfurnished contents are insured for the correct amount at all times. If the furnished contents sum insured exceeds £40,000 or the unfurnished contents sum insured exceeds £10,000 (our maximum covers) the contents cover would need to be cancelled.

If you have any questions please contact Paymentsshield Ltd.

About your policy - Guidance when making a claim

Claim notification

Conditions that apply to the policy in the event of a claim are set out in this policy booklet. It is important that you comply with all policy conditions and you should familiarise yourself with any requirements.

Directions for claim notification are included under claims conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as possible although there are some situations where immediate notice is required. Further guidance is contained in the policy booklet.

Claims conditions require you to provide us with any assistance and evidence that we require concerning the cause and value of any claim. Ideally, as part of the initial notification, you will provide:

- Your name, address, and your home and mobile telephone numbers;
- Personal details necessary to confirm your identity;
- Policy number;
- The date of the incident;
- The cause of the loss or damage;
- Details of the loss or damage together with claim value if known;
- Police details where applicable;
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

This information will enable **us** to make an initial evaluation on **policy** liability and claim value. **We** may, however, request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of **your** property;
- Purchase dates and location of lost or damaged property;
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair.

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

Preferred suppliers

We take pride in the claims service **we** offer to **our** customers. **Our** philosophy is, where possible, to repair or replace lost or damaged property and **we** have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where **we** can offer repair or replacement through a preferred supplier but, on request, **we** agree to pay **you** a cash settlement, then payment will normally not exceed the amount **we** would have paid **our** preferred supplier.

The insurance contract

This **policy** is a legal contract between **you** and **us**. The **policy** wording and **certificate** make one document and must be read together. Please keep them together.

The contract is based on the information **you** gave **us** when **you** applied for the insurance.

Our part of the contract is that **we** will provide the cover set out in this **policy** wording:

- For those sections which are shown on **your** **certificate**;
- For as long as **you** pay the **premium**.

Your part of the contract is:

- **You** must pay the **premium**;
- **You** must comply with all the conditions set out in this **policy**.

If **you** do not meet **your** part of the contract, **we** may turn down a claim, increase the **premium** or **you** may find that **you** do not have any cover.

From time to time for commercial reasons the **Administrator** may decide to change its chosen insurers. Any such change may take place at any time by the **Administrator** cancelling the **policy** (see Section O) and transferring the insurance cover to a new insurer. The **Administrator** will contact **you** not less than 21 days before **your** current insurance expires with details of the new proposed insurers and terms on which cover may be provided by the new insurer.

Accordingly, in order to ensure continuity of **your** insurance **you** authorise the **Administrators** to cancel **your** existing insurance and transfer **your** data to any new proposed insurer to provide **you** with the replacement cover. When contacting **you** with details of the new insurer and its offer of insurance for **your** consideration the **Administrator** will explain how **you** may revoke this authority and provide details of how **you** may cancel this **policy**, if **you** do not wish to continue **your** **policy** with the new insurer.

Under the laws of the **United Kingdom** (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the **United Kingdom** in which **you** live.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the **United Kingdom** in which **you** live.

This **policy** has been issued by Royal & Sun Alliance Insurance plc in the **United Kingdom**.

The language used in this **policy** and any communication relating to it will be English.

Section A - Policy definitions

The special words **we** use in this **policy** document are shown in **bold type** with their meanings alongside them. Wherever these words appear in the **policy** document they will always have these meanings.

Accidental damage	means visible damage which has not been caused on purpose or inevitably.
Administrator	means Paymentsshield Services Limited.
Buildings	means the insured property , patios, terraces, footpaths, swimming pools, tennis courts, drives, walls, fences, hedges and gates.
Certificate	means the document we send you that details the cover you have selected under this policy .
Contents	means domestic furniture and furnishings (excluding valuables) which belong to you and are in the insured property including televisions, satellite and radio receiving aerials, fridges, freezers, washing machines, tumble driers, dishwashers, microwaves, gas and electric cookers and meters, telephones, fixtures and fittings belonging to you , or for which you are legally responsible. Contents does not include the following: <ul style="list-style-type: none">• Motorised or mechanically propelled or assisted vehicles, including children's vehicles, whether licensed for use on public roads or not (other than garden machinery and motorised or electric wheelchairs), boats, sailboats, jet skis and other similar items which are water-borne, aircraft, gliders and hang gliders, caravans, trailers or any parts, keys or accessories for these items;• Pets and livestock;• Securities and documents;• Mobile telephones;• Any items more specifically insured by any other insurance policy; or• Any item used for your trade or profession except in conjunction with you owning the insured property.
Direct debit	means the written or verbal authority you give us which allows us to collect the premium from your Bank or Building Society account.
Excess	means the first part of the claim which you have agreed to bear.
Furnished	means originally contracted to let to a tenant including full or partial furniture.
Heave	means upward movement of the ground beneath the buildings as a result of the soil expanding.
Insured property	means your private dwelling in the United Kingdom as detailed on your certificate which must be constructed with brick, stone or concrete and roofed with slate, tile, metal, asphalt or concrete. This includes domestic outbuildings used in connection with the dwelling and any private garage or outbuilding within 100 metres of the insured property .
Landslip	means downward movement of sloping ground.
Money	means cash, currency notes, bank notes, money orders, cheques, postal orders, National Insurance stamps, savings stamps or certificates, premium bonds, travellers cheques, travel tickets, luncheon vouchers, gift tokens, phonecards, prepaid electricity and gas meter cards and any other negotiable security which belong to you and are not used for business.
Negotiable Security	means a security that can be transferred or delivered to another person, such as stocks and shares.
Period of Insurance	means a period of one month from the start date shown on your certificate which will automatically continue for a further month on payment of each monthly premium .
Policy	means the statement of cover provided under document referenced RSA/PS/020.
Premium	means the monthly amount you must pay for your cover under the policy .
Proposal	means the application form you have completed (including the direct debit) and any other information you have given to us . This information can be provided in writing, by electronic means or by telephone.
Sanitary fittings	means wash basins and pedestals, bathroom and kitchen sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels but not including swimming pools.

Schedule	means the document we send you which confirms the premiums due under your policy .
Securities	means any document or certificate which is proof of money owed.
Settlement	means downward movement of the site caused by the weight of the buildings within ten years of construction.
Start date	means the date on which the period of insurance commences as stated in your certificate .
Subsidence	means downward movement of the ground beneath the buildings other than by settlement .
Sum insured	means the most we can pay for any number of claims caused by one incident.
Tenant	Means an occupier of the insured property or any part of the insured property which must be let for residential purposes and cannot include persons seeking asylum in the United Kingdom . The total number of individual tenants occupying the insured property must not exceed six.
Type of cover	means either buildings cover , accidental damage to buildings cover , furnished contents cover , accidental damage to furnished contents , unfurnished contents cover or a combination of these as shown on your certificate .
Underground services	means underground pipes, drains, cables (and their inspection covers) for which you are legally responsible.
Unfurnished	means not originally contracted to let to tenants as full or partially furnished .
United Kingdom	means England, Scotland, Wales and Northern Ireland.
Unoccupied	means that the insured property is not lawfully lived in by a tenant .
Valuables	means items composed of precious metal or precious stones, jewellery, watches, furs, curios and works of art, computer equipment, money or portable electrical equipment other than televisions or radios.
You	means the person named on the certificate .
Your	means belonging to you or for which you are legally responsible.
We/Our/Us	means: Royal & Sun Alliance Insurance plc No. 93792 Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL for all sections

Section B - Buildings cover

This section explains the details of your cover if you have selected the **buildings** section as shown on your certificate.

1	The following are insured:	Restrictions:	Exclusions:
a)	<p>Your buildings including fixtures, fittings, any part of the structure, ceilings and decorations, fixed glass including double glazing and sanitary fittings.</p>		
b)	<p>Extra costs necessary in restoring the damage by an insured cause to your buildings:</p> <ul style="list-style-type: none"> • To pay architects, surveyors and legal fees. • To clear debris, demolish buildings or make them safe. • To comply with government or local authority requirements. 		<p>Fees for preparing any claim.</p> <p>Any government or local authority requirements known by you but not disclosed to us at the time of making your proposal or amending this insurance.</p>
c)	<p>If the insured property is made uninhabitable by any insured cause we will pay for:</p> <ul style="list-style-type: none"> • Loss of any rents receivable or payable including up to two years ground rent. • The necessary cost of alternative accommodation for your tenant. • Temporary storage of furniture incurred by you. 	<p>You can only claim up to 15% of the buildings sum insured.</p>	<p>Loss of receivable rent when the insured property is unoccupied for more than 90 (ninety) days and there is no contracted future tenancy agreement in force at the time of the occurrence of the damage.</p>
2	You are insured against loss or damage caused by the following events:	Restrictions:	Exclusions:
a)	<p>Fire, smoke, explosion, lightning or earthquake.</p>	<p>You must pay the excess of £100.</p>	<p>Loss or damage caused by pollution or contamination.</p> <p>Any damage which occurs gradually.</p>
b)	<p>Riots, civil commotion, labour and political disturbances or strikes.</p>	<p>You must pay the excess of £100.</p> <p>If the property is unoccupied for between 45 and 90 days, you must pay the excess of £500.</p>	<p>Loss or damage occurring after the insured property is unoccupied for more than 90 (ninety) days.</p>

c)	Malicious damage or vandalism.	<p>You must pay the excess of £250.</p> <p>If the property is unoccupied for between 45 and 90 days, you must pay the excess of £500.</p>	<p>Loss or damage caused by anyone lawfully in or within the grounds of the insured property.</p> <p>Loss or damage occurring after the insured property has been unoccupied for more than 90 (ninety) days.</p> <p>Loss or damage caused by an evicted tenant.</p> <p>Loss or damage caused by a tenant carrying out illegal activities.</p>
d)	Storm or flood.	You must pay the excess of £100.	<p>Loss or damage caused by frost.</p> <p>Loss or damage to fences, hedges and gates.</p> <p>Damage caused by a rise in the water table (the level below which the ground is completely saturated with water).</p> <p>Loss or damage caused by penetrating damp or condensation.</p>
e)	Impact with the insured property by any aircraft or other aerial device or anything dropped from them or by any vehicle, train, animal, falling tree or branch or any falling aerial, aerial fitting or mast.	You must pay the excess of £100.	<p>Loss or damage caused by felling or lopping of trees and branches.</p> <p>Loss or damage to fences, hedges and gates.</p> <p>Loss or damage caused by insects, vermin, birds or pets.</p>
f)	Subsidence or heave of the site on which the insured property stands or land belonging to it or landslip .	You must pay the excess of £1,000.	<p>Damage caused by coastal or river erosion.</p> <p>Damage to or resulting from the movement of solid floors unless the foundations beneath the external walls of the insured property are damaged at the same time and by the same cause.</p> <p>Faulty workmanship, poor design or the use of defective materials or damage caused by any of them.</p> <p>Damage caused by normal shrinkage or settlement.</p> <p>Loss or damage caused by demolition or structural changes to the insured property.</p> <p>Damage to terraces, patios, tennis courts, outdoor swimming pools, drives,</p>

			<p>footpaths, walls, hedges, gates, fences, drains, septic tanks, pipes, cables and oil tanks unless the insured property is damaged at the same time and by the same cause.</p> <p>Damage by the action of any chemicals on or the reaction of chemicals with any materials which form part of the buildings.</p>
g)	<p>Escape of water from, or the freezing of water in washing machines, dishwashers or any fixed domestic water or heating installation.</p> <p>Escape of oil from any fixed domestic oil heating installation.</p>	<p>You must pay the excess of £250.</p> <p>If the property is unoccupied for between 45 and 90 days, you must pay the excess of £500.</p>	<p>Loss or damage occurring after the insured property has been left unoccupied for more than 90 (ninety) days.</p> <p>Damage to the fixed domestic water installation or pipework unless freezing has occurred.</p> <p>Any subsequent damage to the buildings in locating the escape of water.</p> <p>Any subsequent subsidence of the buildings following an escape of water.</p>
h)	Theft or attempted theft.	<p>You must pay the excess of £100.</p> <p>If the property is unoccupied for between 45 and 90 days, you must pay the excess of £500.</p>	<p>Loss or damage occurring after the insured property has been left unoccupied for more than 90 (ninety) days.</p> <p>Loss or damage caused by anyone who is lawfully in or within the grounds of the insured property.</p> <p>Loss or damage caused by an evicted tenant.</p>
i)	We will pay for damage to gardens at the insured property by emergency services attending the insured property as a result of damage by events (2a) to (2h) of the buildings section.	You must pay the excess of £100.	Loss or damage by any event listed elsewhere in the Buildings section and which is specifically excluded under that event.
3.	How much the buildings are insured for:	Restrictions:	Exclusions:
a)	The sum insured for buildings is £300,000 and is the most you can claim for any one loss.		

4.	As well as the cover we provide for the buildings, we also cover the following:	Restrictions:	Exclusions:
a)	If you have entered into a contract to sell the insured property and the purchaser has not insured the insured property before completion of the sale, the purchaser will have the benefit of this insurance up to the date of completion.	The normal restrictions shown in this document apply to the contracting purchaser.	
b)	We will pay for metered water charges incurred directly as a result of damage to your buildings by events (2a) to (2h) of the Buildings section.	The most we will pay is £5,000	Loss or damage by any event listed elsewhere in the Buildings section and which is specifically excluded under that event.
c)	We will pay the cost of metered electricity, gas or water for which you are legally liable arising from unauthorised use by anyone occupying the insured property without your authority. You must take immediate steps to end the unauthorised occupation as soon as you or your representatives become aware of it.	You must pay the excess of £100 The most we will pay is £1,000	
d)	Accidental damage to the locks of, or theft of the keys to the outside doors of, the insured property or to safes and alarms in the insured property . We will pay the cost of: <ul style="list-style-type: none"> • buying new keys; or • changing parts of the locks; or • replacing the locks. 	You must pay the excess of £100 The most we will pay is £1,000	Loss or damage occurring after the insured property has been unoccupied for more than 90 (ninety) days. Loss or damage by any event listed elsewhere in the Buildings section and which is specifically excluded under that event. Damage to locks caused by mechanical, electrical or electronic fault or breakdown. Loss or damage by any process of repair or restoration.
e)	We will pay for the cost of removing or lopping trees which are an immediate threat to safety of life or of damage to the buildings .	You must pay the excess of £100 The most we will pay is £500	Loss or damage to fences, hedges and gates.

Section C - Accidental Damage to Buildings

This section explains the details of your cover if you have selected the accidental damage to buildings section as shown on your certificate.

1.	The following are insured:	Restrictions:	Exclusions:
a)	<p>Accidental damage to buildings including fixtures, fittings, any part of the structure, ceilings and decorations, fixed glass including double glazing and sanitary fittings.</p>	<p>You must pay the excess of £250.</p> <p>If the property is unoccupied for between 45 and 90 days, you must pay the excess of £500.</p>	<p>External television receiving equipment.</p> <p>Loss or damage after the insured property has been unoccupied for more than 90 (ninety) consecutive days.</p> <p>Loss or damage caused by wear and tear, depreciation, anything that happens gradually, mechanical or electrical breakdown.</p> <p>Loss or damage caused by pets, insects, vermin, fungus, weather conditions or the effect of light.</p> <p>Loss or damage caused by cleaning, repair or restoration.</p> <p>Loss or damage caused by faulty workmanship or design, or the use of defective materials.</p> <p>Loss or damage caused by normal shrinkage or settlement.</p> <p>Loss or damage caused by demolition or structural changes to the insured property.</p> <p>The cost of routine maintenance or repair.</p> <p>Loss or damage caused by wet rot or dry rot.</p> <p>Mechanical or electrical breakdown of any fixed domestic water installation.</p> <p>Any amount recoverable from the tenant.</p> <p>The cost of maintenance or normal decoration.</p> <p>Damage caused by your failure to follow any manufacturers instructions.</p> <p>Loss or damage caused by any event listed in Section B - Buildings Cover and which is specifically excluded under that event.</p>
b)	<p>Accidental breakage of underground drains and pipes, and Accidental Damage to cables and underground tanks providing services to or from the insured property and for which you are legally responsible.</p>	<p>You must pay the excess of £250.</p>	<p>Damage by wear and tear.</p> <p>Costs of clearing a blockage which has not resulted in physical damage to the drain, pipe, cable or tank itself.</p>

			<p>Any amount recoverable from the tenant.</p> <p>Loss or damage caused by any event listed in Section B - Buildings Cover and which is specifically excluded under that event.</p>
--	--	--	--

Section D - Liability insurance included in your Buildings cover

This section explains the details of **your** liability cover if **you** have selected the **buildings** section as shown on **your certificate**.

1.	The following property owners liabilities are insured:	Restrictions:	Exclusions:
a)	<p>You (or your personal representative in the event of your death) are insured against any legal liability for damages caused by you as owner of the insured property and its land arising from:</p> <ul style="list-style-type: none"> • Accidental bodily injury (including death, disease and illness) to any person occurring during the period of insurance. • Accidental damage or loss to material property that is not yours occurring during the period of insurance. <p>Including your defence costs and expenses, if incurred by you, arising out of your ownership of the insured property.</p>	<p>We only pay for costs incurred with our written consent.</p> <p>The most we shall pay for a claim is £2,000,000.</p> <p>The action against you must be brought in a court in the United Kingdom.</p>	<p>Liability resulting from your trade, profession or business other than as the owner of the insured property covered by this policy.</p> <p>Legal liability arising from any contract or other agreement made by you unless you would have been liable even if you had not made the contract or agreement.</p> <p>Any responsibility arising from you owning any property or land other than the insured property.</p> <p>Your owning or using lifts or vehicles.</p> <p>Liability arising from the insured property which is disposed of by you after the date of expiry or cancellation of this policy.</p> <p>Liability arising directly or indirectly from any demolition, alteration, or repair of the building by your employees.</p> <p>Any liability arising from you owning, possessing or using any:</p> <ul style="list-style-type: none"> • Aircraft. • Watercraft or hovercraft. • Animal. • Caravan or trailer. • Firearm, crossbow, or other weapon. • Motor vehicle, other than gardening equipment (which is not used on a highway).

			<p>Injury to you.</p> <p>Loss or damage to property owned by you or in your possession.</p> <p>Any unlawful or deliberate act.</p> <p>Bodily injury to any of your employees or employees working on your behalf or in connection with this insurance.</p> <p>Liability arising out of pollution and/or contamination of any property.</p> <p>Any punitive damages awarded against you by a court.</p> <p>Any responsibility covered by any other policy.</p>
b)	<p>You (or your personal representative in the event of your death) are legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975, for:</p> <ul style="list-style-type: none"> • Accidental death or bodily injury to another person; or • Loss or damage to property owned by other persons. <p>arising from faults in the insured property described in this policy, including your defence costs and expenses, if incurred by you.</p>	<p>We only pay for costs incurred with our written consent.</p> <p>The most we shall pay for a claim is £2,000,000.</p> <p>The action against you must be brought in a court in the United Kingdom.</p>	<p>Any punitive damages awarded against you by a court.</p>
c)	<p>Solicitors' fees incurred by you in respect of:</p> <p>Representation at any Coroner's inquest; representation at any fatal accident enquiry; Defence in any court of summary jurisdiction arising out of any possible claim.</p>	<p>The inquest, enquiry or court must be in the United Kingdom.</p>	

Buildings

How we settle claims

If you wish to claim under this section of **your policy** please follow the steps detailed in 'How to claim' on page 21. You should also read the Claims conditions and **Policy** exclusions on pages 18 to 21.

How we settle claims for buildings

1. **We** will pay for the cost of work carried out in repairing or replacing the damaged parts of **your buildings** and agreed fees and related costs.

The amount **we** will pay where repairs are carried out will not exceed the lesser of:

- The cost of the work had it been completed by **our** nominated contractor or;
- The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors.

If the repair or replacement is not carried out, **we** will pay the lesser of:

- The decrease in market value of **your buildings** due to the damage
- The cost of the work had it been completed by **our** nominated contractor if the repair work had been carried out without delay
- The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors if the repair work had been carried out without delay.

All building repairs carried out by **our** preferred suppliers and insured under the **Buildings** section of this **policy** are guaranteed for 12 months in respect of quality of workmanship.

No allowance will be made for VAT when a cash settlement is made.

2. **You** must ensure that any **excess** applicable is paid before **our** preferred suppliers release goods or commence repairs.
3. If **your buildings** have not been kept in a good state of repair or if the **sum insured** at the time of the loss or damage is less than the cost of rebuilding all **your buildings** in the same way, size, style and appearance as when they were new, including fees and related costs, **we** will pay the cost of repairing or replacing the damaged parts of **your buildings** and **we** will, where appropriate, take off an amount for wear and tear.
4. The most **we** will pay for any one claim, including fees and related costs, is the amount it will cost **us** to repair the damage to **your buildings** in the same way, size, style and appearance as when they were new, but not more than the **sum insured** or any limits shown on **your policy**.

We will not pay for:

- Loss of value resulting from repairs to or replacement of damage to **your buildings**;
- Replacing or changing undamaged parts of **your buildings** which belong to a set or suite or which have a common design or use, such as a bathroom suite or fitted kitchen units, when the damage is restricted to a specific part or clearly defined area.

5. **Inflation Protection**

The **buildings sum insured** shown on **your certificate** will be adjusted in line with a recognised index. Please note that if **we** selected **your sum insured** for you, the **sum insured** shown on **your certificate** will not be adjusted. For **your** protection, **we** will not reduce **your sum insured** or limits if the index moves down.

Section E - Contents cover

This section explains the details of your cover if you have selected the contents section as shown on your certificate.

1.	The following are insured:	Restrictions:	Exclusions:
a)	Your contents.	<p>The most you can claim for any individual item is £5,000.</p> <p>We will require a receipt, original valuation or suitable proof of purchase at the point of claim for any item that exceeds £250 in value.</p>	<p>Loss or damage if items are left in a motor vehicle or caravan, unless violence or force has been used to enter the vehicle or caravan.</p> <p>Accidental damage to any item (unless accidental damage to contents cover has been included on your policy).</p> <p>Loss or damage caused by insects, vermin, birds or pets.</p>
2.	You are insured against loss or damage caused by the following events:	Restrictions:	Exclusions:
a)	Fire, smoke, explosion, lightning or earthquake.	You must pay the excess of £100.	<p>Loss or damage caused by pollution or contamination.</p> <p>Any loss or damage which occurs gradually.</p>
b)	Riots, civil commotion, labour and political disturbances or strikes.	<p>You must pay the excess of £100.</p> <p>If the property is unoccupied for between 45 and 90 days, you must pay the excess of £500.</p>	Loss or damage occurring after the insured property has been unoccupied for more than 90 (ninety) days.
c)	Malicious damage or vandalism.	<p>You must pay the excess of £250.</p> <p>If the property is unoccupied for between 45 and 90 days, you must pay the excess of £500.</p> <p>When the insured property is left without any occupants, or when the occupants retire at night, we will not provide any cover for malicious damage or vandalism at the insured property, unless the following security condition is met:</p>	<p>Loss or damage caused by anyone lawfully in or within the grounds of the insured property.</p> <p>Loss or damage occurring after the insured property has been unoccupied for more than 90 (ninety) days.</p> <p>Loss or damage caused by an evicted tenant.</p>

		<ul style="list-style-type: none"> At least one key operated lock or key operated bolt which is in full working order must be both in place and in use on all the outside doors. <p>For the purposes of this restriction, a lock will be in use when the use of a key is required to open the lock from at least one side.</p> <ul style="list-style-type: none"> At least one lock or fastening must be both in place and in use on all the windows and they must be secured fully closed. <p>When the occupants retire at night the locks and fastenings on windows in occupied rooms do not need to be used.</p>	
d)	Storm or flood.	You must pay the excess of £100.	<p>Loss or damage caused by frost.</p> <p>Loss or damage to moveable property in the open.</p> <p>Damage caused by a rise in the water table (the level below which the ground is completely saturated with water).</p> <p>Loss or damage caused by penetrating damp or condensation.</p>
e)	Impact with the insured property by any aircraft or other aerial device or anything dropped from them or by any vehicle, train, animal, falling tree or branch or any falling aerial, aerial fitting or mast.	You must pay the excess of £100.	<p>Loss or damage caused by felling or lopping of trees and branches.</p> <p>Loss or damage caused by insects, vermin, birds or pets.</p>
f)	Subsidence or heave of the site on which the insured property stands or land belonging to it or landslip .	You must pay the excess of £100.	<p>Damage caused by coastal or river erosion.</p> <p>Damage to or resulting from the movement of solid floor.</p> <p>Faulty workmanship.</p> <p>Damage caused by normal shrinkage or settlement.</p> <p>Loss or damage caused by demolition, repair or structural changes to the insured property.</p>

g)	<p>Escape of water from washing machines, dishwashers or the freezing of water in any fixed domestic water or heating installation.</p> <p>Escape of oil from any fixed domestic oil heating installation.</p>	<p>You must pay the excess of £250.</p> <p>If the property is unoccupied for between 45 and 90 days, you must pay the excess of £500.</p>	<p>Loss or damage occurring after the insured property has been left unoccupied for more than 90 (ninety) days.</p> <p>Damage caused to the installation or appliance that brought about the escape of water.</p>
h)	Theft or attempted theft.	<p>You must pay the excess of £100.</p> <p>If the property is unoccupied for between 45 and 90 days, you must pay the excess of £500.</p> <p>The most we shall pay for any one claim for items which are in the garage or any of the outbuildings belonging to the insured property is £1,000.</p> <p>When the insured property is left without any occupants, or when the occupants retire at night, we will not provide any cover for theft or attempted theft at the insured property, unless the following security condition is met:</p> <ul style="list-style-type: none"> • At least one key operated lock or key operated bolt which is in full working order must be both in place and in use on all the outside doors. <p>For the purposes of this restriction, a lock will be in use when the use of a key is required to open the lock from at least one side.</p> <ul style="list-style-type: none"> • At least one lock or fastening must be both in place and in use on all the windows and they must be secured fully closed. <p>When the occupants retire at night the locks and fastenings on windows in occupied rooms do not need to be used.</p>	<p>Loss or damage occurring after the insured property has been left unoccupied for more than 90 (ninety) days.</p> <p>Loss or damage caused by anyone who is lawfully in or within the grounds of the insured property.</p> <p>Loss or damage caused by an evicted tenant.</p>
3.	How much the contents are insured for:	Restrictions:	Exclusions:
a)	If the insured property is furnished the sum insured for contents is £40,000 and is the most you can claim for any one loss.	<p>Please refer to any specific restrictions for any type of item or type of claim.</p> <p>The most we will pay for contents in the open is £500.</p>	

	If the insured property is unfurnished the sum insured for contents is £10,000 and is the most you can claim for any one loss.		
4.	As well as the cover we provide for the contents, we also cover the following:	Restrictions:	Exclusions:
a)	Loss or damage to your contents in communal areas of which the insured property forms a part, if they are damaged by any of the events in (2a) to (2h) of the Contents section.	You must pay the excess of £100 The most we will pay is £5,000	Loss or damage by any event listed elsewhere in the Contents section and which is specifically excluded under that event.

Section F - Accidental Damage to Contents

This section explains the details of your cover if you have selected the accidental damage to contents section as shown on your certificate.

1.	The following is insured:	Restrictions:	Exclusions:
a)	Accidental damage to your contents in the insured property.	<p>Only applies if the insured property is furnished.</p> <p>The most you can claim for any individual item is £5,000.</p> <p>We will require a receipt, original valuation or suitable proof of purchase at the point of claim for any item that exceeds £250 in value.</p> <p>You must pay the excess of £250.</p> <p>If the property is unoccupied for between 45 and 90 days, you must pay the excess of £500.</p>	<p>Loss or damage after the insured property has been unoccupied for more than 90 (ninety) days.</p> <p>Loss or damage caused by wet rot or dry rot.</p> <p>Loss or damage caused by pets.</p> <p>Mechanical or electrical breakdown.</p> <p>Any amount recoverable from the tenant.</p> <p>Damage by depreciation, wear and tear, insects, vermin, fungus, rot, corrosion, process of cleaning, dyeing, repair or restoration.</p> <p>Any damage which occurs gradually.</p> <p>Damage caused by your failure to follow any manufacturers instructions.</p> <p>Loss or damage caused by any event listed in Section E – Contents cover and which is specifically excluded under that event.</p>

Contents

How we settle claims

If **you** wish to claim under this section of **your policy** please follow the steps detailed in 'How to claim' on page 21. **You** should also read the Claims conditions and **Policy** exclusions on pages 18 to 21.

How we settle claims for contents

1.
 - a) Where the damage can be economically repaired **we** will pay the cost of repair.
 - b) Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality.
 - c) Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value.
 - d) Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid our preferred supplier.
2. **We** will not pay the cost of replacing or changing undamaged items or parts of items which belong to a set or suite, or which have a common design or use which are only damaged in one area when the loss or damage relates to a specific part or part of an item or to a clearly defined area.
3. **We** will not pay for any loss of value to any item which **we** have repaired or replaced.
4. **You** must ensure that any **excess** applicable is paid before **our** preferred suppliers release goods or commence repairs
5. If loss or damage happens and the **sum insured** is less than the cost of replacing all **your contents** as new, **we** will, where appropriate, take off an amount for wear and tear from the cost of the new item unless the item can be economically repaired when only the cost of the repair will be paid.
6. The most **we** will pay for any one claim is the amount it will cost **us** to replace all **your contents** as new but not more than the **sum insured** or any limits shown in **your policy**.

Section G - General conditions

These are the conditions of the insurance **you** will need to meet as **your** part of this contract.

If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances, **your policy** might be invalid.

Taking care

You must take all reasonable steps to avoid incurring liability and prevent loss or damage to everything which is covered by this insurance and to keep all the **insured property** and all **contents** in good condition and in good repair.

Changes in your circumstances

You must tell the **Administrator** as soon as **you** are aware (and no more than 30 days later) of any of the following changes:

- Work is to be done on the **building** which is not routine repair, maintenance or decoration
- The property is going to be **unoccupied** for more than 45 days in a row
- If **you** or any member of **your** family receives a conviction or has a pending prosecution for any offence. However, there is no need to tell **us** about driving offences or any offences which are spent under the Rehabilitation of Offenders Act 1974.
- If the type of **tenant(s)** living in the **insured property** changes (e.g. if **you** told **us** professional working people would occupy the residence and now they are students or persons funding their rent through the Benefits Agency).
- If the property is not occupied solely for residential purposes
- If the property is not let under a tenancy agreement directly between the landlord and each **tenant**
- If the property is a bedsit or divided into individual self-contained units each with individual cooking facilities
- The number of bedrooms in the property has changed

- The value of **your buildings** or **contents** has increased and **your sums insured** may no longer be sufficient
- **Your property** is occupied by more than **6 tenants** or more than one family

We may re-assess **your cover** and **premiums** when we are told about changes in **your circumstances**. If **you** do not tell us about changes or provide full answers and relevant details, or give us incorrect information or do not answer questions honestly or to the best of **your knowledge**, the wrong terms may be quoted, a claim might be rejected or payment could be reduced. In some circumstances **your policy** might be invalid and **you** may not be entitled to a refund of **premium**.

Fraud

If **you**, **your family** or anyone acting on **your behalf**:

- Makes any false or fraudulent claim
- Makes any exaggerated claim
- Supports a claim by false or fraudulent documents, devices or statements (whether or not the claim itself is genuine)
- Makes a claim for loss or damage which the insured or anyone acting on the insured's behalf deliberately caused **we** may:
 - Refuse to pay the whole of the claim; and
 - Recover from **you** any sums that **we** have already paid in respect of the claim.

We will also notify **you** if **we** will be treating the policy as having terminated with effect from the date of the earliest of any acts set out in (a) - (d) above. In that event, **you** will:

- Have no cover under the policy from the date of termination; and
- Not be entitled to any refund of premium.

Transferring your interest in the policy

You cannot transfer **your interest** in this **policy** to anyone else without **our** written permission.

Monthly Policies

This is a Monthly contract. **We** have the right (which **we** may not use) to continue the **policy** and collect premiums including administration charges each month. **We** may vary the terms of the **policy** (including the premium) and the **Administrator** may vary the administration charges, providing **you** with 21 days notice to **your last known address** before doing so. **Your premium** (including administration charges) and/or the terms or conditions of **your policy** will only be changed for the following reasons:

- to make minor changes to **your policy** wording that do not affect the nature of the cover and benefits, provided such changes make the **policy** easier to understand;
- to reflect changes in the law, in regulation (including any decision of a regulatory body), or to any code of practice or industry guidance affecting **us** or **your policy**;
- to reflect changes to taxation applicable to **your policy** (including but not limited to insurance premium tax);
- to reflect increases or reductions in the cost (or projected cost) of providing **your cover**, including but not limited to cost increases or reductions caused by changes to the number, length, cost or timing of claims which **we** as part of **our pricing policy** have assumed or projected will be made under **PaymentsShield Landlords Buildings & Contents Insurance**;
- to make changes to the cover and benefits provided under **your policy** including but not limited to changing the **policy** excesses or the removal or addition of one or more **policy** exclusions;
- to reflect changes **you** make to **your policy** (including but not limited to a change of address or an increase in cover);
- to reflect changes in **your** no claims history;
- to cover the cost of changes to the systems, services or technology in support of **your insurance**.

If **you** decide that **you** do not want **us** to continue with the **policy** and collect the premium each month, as long as **you** tell **us** at least 10 days before the next premium is due, **we** will not collect it.

Financial Sanctions

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this **policy** where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **period of insurance** **we** may cancel this **policy** immediately by giving **you** written notice at **your last known address**. If **we** cancel the **policy** **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claims have been paid or are outstanding.

Other conditions

There are other conditions which relate to any claim **you** may make and these are shown below headed 'Claims conditions'. **You** should also refer to any conditions shown under individual sections of **your policy**.

Section H - Special claim conditions

Claims conditions

These are the claims conditions **you** and **your family** will need to keep to as **your** part of this contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your policy** may be invalid.

If anything happens which might lead to a claim, what **you** must do depends on what has happened. The sooner **you** tell **us** the better. In some cases, there are other people **you** must contact first.

When an incident occurs which may result in a claim, **you** must also read the information on 'How to claim' on page 21.

You should also check the information on 'How **we** settle claims' under the section of **your policy** which covers the loss or damage, e.g. **contents, buildings**.

What you must do

If **you** are the victim of theft, riot, a malicious act or vandalism, tell the police immediately upon discovery and ask for a crime reference number and tell **us** as soon as **you** can, or in the case of riot tell **us** immediately.

For all other claims, tell **us** as soon as **you** can.

You should do all **we** reasonably ask **you** to do to get back any lost or stolen property.

Do not throw away any damaged items before **we** have had a chance to see them.

To help **us** deal with **your** claim quickly, **we** may require additional information which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of **your** property
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

Rights and responsibilities

We may need to get into a **building** that has been damaged to salvage anything **we** can and to make sure no more damage happens. **You** must help **us** to do this but **you** must not abandon **your** property to **us**.

You must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to make under this **policy** without our written permission. **We** have the right in **your** name but at our expense to:

- Take over the defence or settlement of any claim;
- Start legal action to get compensation from anyone else;
- Start legal action to get back from anyone else any payments that have already been made.

You must provide **us** with any information and assistance **we** may require about any claim. **You** must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

When **you** call **us** **we** will advise **you** of our requirements, which will be either:

- Ask **you** to get estimates for **building** repairs or replacement items; or
- Arrange for the damage to be inspected by one of our Claims Advisors or an independent loss adjuster or other expert – their aim is to help **us** agree a fair settlement with **you**; or
- Arrange for the repair or a replacement as quickly as possible.

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

Other insurance

If **you** claim under this **policy** for something which is also covered by another insurance **policy**, **you** must provide **us** with full details of the other insurance **policy**. **We** will only pay our share of any claim.

Section I - General exclusions

These exclusions apply to all sections of **your policy**. This insurance does not cover:

Exclusion:	Meaning:
Radioactive contamination	Any claim or expense of any kind caused directly or indirectly by: <ul style="list-style-type: none"> • Ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel. • The radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
War risks	Any loss or damage caused by any sort of war, invasion or revolution.
Terrorism	Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism. For the purpose of this exclusion terrorism means the use or threat of use of biological, chemical, radiological and/or nuclear force or contamination by any person(s) whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purpose including the intention to influence any government(s) or put any section of the public in fear.
Sonic Bangs	Any loss or damage by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.
Pollution or contamination	Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by: <ul style="list-style-type: none"> • a sudden unexpected incident, or • oil or water escaping from a fixed oil or water installation <ul style="list-style-type: none"> - and which was not the result of an intentional act, - and which occurs during any period of insurance. <p>All Pollution or Contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.</p>
Rot	Any loss or damage caused by wet rot or dry rot whether or not this was caused directly or indirectly by any other cover included in this insurance.
Defects	Any loss or damage caused by or from poor workmanship, poor design or faulty materials.
Events before the start date	Any loss, damage, liability, cost or expense of any kind which occurs as a result of an event before the start date .
Date change and computer viruses	Direct or indirect loss or damage caused: <ul style="list-style-type: none"> • To equipment by its failing correctly to recognise data representing any date in such a way that it does not work properly or at all. • By computer viruses. <p>Liability arising directly or indirectly from:</p> <ul style="list-style-type: none"> • Equipment by its failing correctly to recognise data representing any date in such a way that it does not work properly or at all. • Computer viruses. <p>Equipment includes computers and anything else insured by the policy which has a microchip in it.</p> <p>Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer.</p> <p>Microchips include integrated circuits and microcontrollers.</p> <p>Computer viruses include any programme or software which prevents any operating system, computer program or software working properly or at all.</p>

Associated claim costs	Your costs in preparing, proving, agreeing or negotiating your claim.
Any other costs	Any costs incurred without our approval or permission.
Wear and Tear	Any loss, damage, liability, cost or expense of any kind caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

Section J - Duration of the insurance

This is a monthly contract. The **policy** is issued for an initial period of one month from the **start date** shown on **your certificate** and will automatically continue for a further month on payment of each monthly **premium**.

The **premium** charged reflects **your** no claims history for that month. Therefore if **you** claim under this **policy** it will affect **your** entitlement to no claims discount in the calculation of **your premium** from the next monthly **premium** due.

Section K - The payment of premiums

Premiums are collected monthly in advance by **direct debit**. The date on which the first **premium** becomes due for payment is shown on the **schedule**.

We can change **your premium** immediately to reflect changes in **your** no claims history.

We can change **your premium** for other reasons by giving **you** 21 days notice in writing. The **premium** includes Insurance Premium Tax (IPT) at the current rate. If **we** are required by law to increase the level of Insurance Premium Tax or make any other charges, **we** will increase **your premium** from the date any such charges are implemented.

In the event that a **premium** remains unpaid 30 days after the date on which it is due to be paid, cover under this **policy** will be cancelled with effect from the expiry of the last paid **period of insurance**.

If the payment date changes Paymentsshield will notify **you** 21 days in advance of **your** account being debited or as otherwise agreed.

Any **premiums** or **premium** refunds held by the **Administrator** and/or Paymentsshield Ltd will be held on **our** behalf.

Section L - Administration Charge

The **Administrator** reserves the right to apply a monthly administration charge (subject to Insurance Premium Tax) to **your policy**.

Section M - How to claim

To make a claim

- Check the **policy** and **your certificate** to see whether or not the event is covered.
- If **you** are a victim of theft or vandalism tell the police first and ask for an incident number. It would be helpful if **you** have an approximate cost to replace or repair the item(s) **you** would like to claim for.
- Telephone the claims helpline on 0345 6011 060 and confirm **your certificate** number.

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

You should not admit fault if **you** are being held responsible for injury or damage. In this instance **you** should send all documents unanswered and without delay to:

Paymentsshield Claim Team
 RSA Claims Department
 PO Box 21561
 Stirling
 FK7 1AA

We follow the Association of British Insurers Claims Code, copies of which are available on request.

Section N - Helpline services

We offer you a range of helpline services. These are available 24 hours a day any day of the year. You will need to have your policy number available whenever you contact the helplines.

Customer Service – 0345 6011 050

If you have any queries about your policy please contact the Paymentsshield Customer Services Team on the number above.

Home Emergency Helpline

In this section of the policy, **We/Us/Our** means the Home Emergency insurer specified in your certificate.

You will find your policy number and Home Emergency Helpline number on your certificate. The Home Emergency helpline is a service that provides help with domestic emergencies, for example, a burst pipe or a break-in. If an emergency happens which threatens the safety of your home and you need help fast, just call this helpline, and we will arrange for a skilled and reliable tradesman, approved by them, to get in touch with you.

You will have to pay the tradesman's bill and you will require a credit or debit card to use this service. If the loss or damage is subsequently covered under your Buildings and Contents cover you can claim what you paid the tradesman from us, but the appropriate policy excess will then apply.

Telephone Legal Advice Helpline

In this section of the policy, **We/Us/Our** means the Home Emergency insurer specified in your certificate.

You will find your policy number and Telephone Legal Advice Helpline number on your certificate.

Available 24 hours a day throughout the year to provide you with confidential telephone advice about any personal legal problem in the UK. We can also provide Legal Advice on issues arising in member states of the European Union.

To help us monitor our service standards, telephone calls to the Helpline may be recorded.

Please do not phone the Helpline to report a general insurance claim. We will not accept responsibility if the Helpline services are unavailable for reasons we cannot control.

Section O - Cancellation rights under the policy

If, having examined your policy, you decide not to proceed you have a statutory right to cancel for up to 14 days from the start date. However, we offer a 30 day cancellation period without charge. If you cancel your cover more than 30 days after the start date you may not be entitled to any refund of premiums. In order to determine if you are eligible for a refund, you can write to Paymentsshield, PO Box 229, Southport, PR9 9WU.

Where we cancel your policy

We can cancel your cover with immediate effect, in the event that a premium remains unpaid 30 days after the date on which it is due to be paid. Any cancellation of this nature will be effective from the expiry of the last paid period of insurance.

Please also refer to the Fraud condition and to the Changes in your circumstances condition on page 17 of this policy.

Where we have identified serious grounds, we will contact you at your last known address and, where possible, seek an opportunity to resolve the matter with you. Where a solution cannot be agreed between us, we may cancel the policy by giving you 30 days notice.

By serious grounds we mean:

- failure to provide us with information we have requested that is directly relevant to the cover provided under this policy or any claim;
- the use or threat of violence or aggressive behaviour against our staff, contractors or property;
- the use of foul or abusive language;
- nuisance or disruptive behaviour.

This will not affect your right to make a claim for any event that happened before the cancellation date. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance, provided no claim has been made during the current period of insurance.

Section P - How to cancel your policy

To cancel your cover, you should contact the Paymentsshield Customer Services Team on 0345 6011 050. Alternatively, you can write to Paymentsshield in advance at the address shown on your certificate and your cover will end on the date Paymentsshield receive your written request.

Important Note

Cancelling your policy

Please note that if you cancel your policy and do not give us advance notice by contacting us, then you may be liable for paying an additional premium.

Section Q - What you should do if you have a complaint

Sales

If you are unhappy with any aspect of the sale of this policy or have cause for complaint you should initially contact the person who arranged the cover for you.

Administration

Paymentshield Ltd handles complaints regarding general administration on our behalf.

If you are unhappy with the general administration of the policy or have cause for complaint you should contact the Paymentshield Customer Services Team by telephone or in writing by letter or email to:

The address is:	Paymentshield Limited PO Box 229 Southport PR9 9WU
Customer Services Helpline:	0345 6011 050
Email:	enquiries@paymentshield.co.uk

The Financial Ombudsman Service (FOS) was set up by parliament to resolve complaints that customers and financial businesses are not able to resolve. FOS is an independent service free to customers.

If you have a complaint about any aspect of our service, you should contact us in the first instance. If you remain dissatisfied with our response or 8 weeks have elapsed from the date we received your complaint, you may be eligible to refer your complaint to FOS. The contact details for the Ombudsman can be found below:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel: 0800 023 4567 (calls to this number are now free on mobile phones and landlines) and 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers).

E-mail: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Claims

If you are unhappy about Claims handling on the policy you should contact the Claims Team by telephone or in writing.

The address is:	Paymentshield Claims Team RSA Claims Department PO Box 21561 Stirling FK7 1AA
Telephone:	0345 026 1132

Section R - Data Protection Notice

How we use your Information

Please read the following carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

Who we are

This product is underwritten by Royal & Sun Alliance Insurance plc.

You are giving **your** information to Royal & Sun Alliance Insurance plc, which is a member of the RSA Group of companies (the Group). In this information statement, '**we**', '**us**' and '**our**' refers to the Group, the **Administrator** and **Paymentshield Ltd**.

How your information will be used and who we share it with

Your information comprises of all the details **we** hold about **you** and **your** transactions and includes information obtained from third parties.

If **you** contact **us** electronically, **we** may collect **your** electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by **your** service provider.

We may use and share **your** information with **our** agents and subcontractors to help **us** and them:

- Assess financial and insurance risks;
- Recover debt;
- Prevent and detect crime;
- Develop **our** services, systems and relationships with **you**;
- Understand **our** customers' requirements;
- Develop and test products and services.

We do not disclose **your** information to anyone else except:

- Where **we** have **your** permission; or
- Where **we** are required or permitted to do so by law; or
- To credit reference and fraud prevention agencies and other companies that provide a service to **us**, **our** partners or **you**; or
- Where **we** may transfer rights and obligations under this agreement.

We may transfer **your** information to other countries on the basis that anyone **we** pass it to, provides an adequate level of protection. In such cases, **we** will ensure it is kept securely and used only for the purpose for which **you** provided it. Details of the companies and countries involved can be provided on request.

From time to time **we** may change the way **we** use **your** information. Where **we** believe **you** may not reasonably expect such a change **we** shall write to **you**. If **you** do not object, **you** will consent to that change.

We will not keep **your** information for longer than is necessary.

Sensitive Information

Some of the information **we** ask **you** for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). **We** will not use such sensitive personal data about **you** or others except for the specific purpose for which **you** provide it and to carry out the services described in **your** policy documents. Please ensure that **you** only provide **us** with sensitive information about other people with their agreement.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking details on applications for credit and credit related or other facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees.

If **you** wish to receive details of the relevant fraud prevention agencies, please write to **us** at the following address: Data Protection Liaison Officer, Customer Relations Office, RSA, Bowling Mill, Dean Clough Industrial Estate, Halifax, HX3 5WA.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Claims History

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd). Under the conditions of **your policy**, **you** must tell **us** about any incident (such as a fire, water damage, theft or an accident) which may or may not give rise to a claim. When **you** tell **us** about an incident, **we** will pass information relating to it to the registers.

How to contact us

If **you** have questions about the **Administrators** or Paymentsshield's use of personal information, or if **you** believe **our** records are inaccurate, **you** should write to the: Data Protection Officer, Paymentsshield, PO Box 229, Southport PR9 9WU.

On payment of a small fee, **you** are entitled to receive a copy of the information **we** hold about **you**. Any fee charged will be in line with guidance issued by the Information Commissioner's Office for such information requests. If **you** have any questions, or **you** would like to find out more about this notice **you** can write to: Data Protection Liaison Officer, Customer Relations Office, RSA, Bowling Mill, Dean Clough Industrial Estate, Halifax HX3 5WA.

Section S - Underwriting

The insurance for this **policy** is underwritten by Royal & Sun Alliance Insurance plc which is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. **You** can check this on the Financial Services Register by visiting the FCA's website or by contacting the FCA on 0800 111 6768 or 0300 500 8082.

Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

A Guide to Direct Debit Payments

(this section does not form part of the policy conditions)

The premium for **your policy** is collected by monthly Direct Debit from **your** bank account.

We can accept **your** instruction in one of the following ways:

- From a signed Direct Debit mandate
- From a telephone instruction **you** have given to **us**
- Electronically (if collected by **your** intermediary) or through the internet



The Direct Debit Guarantee

- This Guarantee is offered by all banks and **buildings** societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of **your** Direct Debit Paymentsshield will notify **you** 10 working days in advance of **your** account being debited or as otherwise agreed. If **you** request Paymentsshield to collect a payment, confirmation of the amount and date will be given to **you** at the time of the request.
- If an error is made in the payment of **your** Direct Debit, by Paymentsshield or **your** bank or building society, **you** are entitled to a full and immediate refund of the amount paid from **your** bank or building society
 - if **you** receive a refund **you** are not entitled to, **you** must pay it back when Paymentsshield asks **you** to
- **You** can cancel a Direct Debit at any time by simply contacting **your** bank or building society. Written confirmation may be required. Please also notify **us**.

Notes

Notes

Notes

The insurance for this policy is underwritten by Royal & Sun Alliance Insurance plc. Registered in England and Wales, company number 93792. Authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority as an insurance company and to undertake insurance mediation under registration number 202323.

Paymentshield Services Limited is an Appointed Representative of Paymentshield Ltd which is regulated by the Financial Conduct Authority (FCA) under registration number 312708, and registered in England and Wales at Paymentshield House, Southport Business Park, Wight Moss Way, Southport, PR8 4HQ. You can check this on the Financial Services Register by visiting the FCA's website or by contacting the FCA on 0800 111 6768 or 0300 500 8082.

Paymentshield and the Shield logo are registered trade marks of Paymentshield Limited.

Telephone calls to Paymentshield may be recorded for security purposes and monitored under our quality control procedures.

© Paymentshield Limited, 2016.

Revision Date: 02.08.16 Asset Code: PP00035