



Your Possessions Insurance Policy Wording Document

Policy: Student Shield

Policy: Student Shield Plus

Policy: Tenant Shield

YOUR POSSESSIONS INSURANCE POLICY DOCUMENT

We are pleased to welcome you as a policyholder.

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YOUR POSSESSIONS POLICY

This forms part of **your possessions policy** and should be read in conjunction with **your** schedule. **Your** policy tells **you** exactly what is and what is not covered how **we** will settle claims and other important information.

COVER PROVIDED

You need to be aware that all contracts of insurance are subject to certain exclusions and conditions. It is therefore essential that **you** are fully aware of what is and what is not covered. **We** have set out 'what is covered' to the left of each page and 'what is not covered' to the right. **We** have listed words with special meanings under '**Definitions**' on pages 4-5 they are printed in **bold type** whenever they appear in the policy.

There are also some general exclusions, which apply to **your** policy, and **we** have listed these on page 16.

SECTIONS OF YOUR POLICY THAT APPLY TO YOU

The sections, which apply to **you**, are shown on **your policy schedule**. **Your policy schedule** indicates the **sum insured** for **personal possessions**, specified items and computer equipment together with any optional covers chosen and additional special terms which may apply.

You must read **your personal possessions policy, policy schedule** and any **endorsements** together to ensure that the cover meets **your** requirements and that the details are correct. This policy does not provide any inflation protection cover; it is important that **you** check regularly that the sums insured are adequate for **your** needs and keep **your** cover up to date. If they are not **you** MUST contact **us** immediately. **Your personal possessions policy, policy schedule** and any **endorsements** are the basis of the contract between **you** and **us** - please keep them in a safe place. The contract is based on the information that **you** gave **us** when **you** applied for the insurance.

We will provide cover for the sections of the policy shown on the **policy schedule** for the **period of insurance**. **You** must pay the premium for the **period of insurance** and keep to all the conditions set out on pages 17-19.

INSURERS

This insurance has been arranged by UK & Ireland Insurance Services (Online) Limited. Saxon Insurance is a trading style of UK & Ireland Insurance Services (Online) Limited. UK & Ireland Insurance Services (Online) Limited are authorised and regulated by the Financial Services Authority. Our Register No. is 312248.

You can check this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234

Aviva Insurance UK Limited underwrites the insurance in respect of sections 1 to 8 inclusive. Aviva Insurance UK Limited registered in England no. 99122. Registered office at: 8 Surrey Street, Norwich, NR1 3NG.

Authorised and regulated by the Financial Services Authority.

Royal and Sun Alliance via First Assist Insurance Services Limited underwrite the insurance in respect of section 9
Registered office at: Legal Expenses Division, Marshall's Court, Marshall's Road, Sutton, Surrey, SM1 4DU

Authorised and regulated by the Financial Services Authority.

YOUR CANCELLATION RIGHTS

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 not yet commenced, **you** will be entitled to a full refund of the premium paid.

Alternatively, if **you** wish to do so and if the insurance cover has already commenced, **you** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **you** have received cover. This will be calculated on a pro-rata basis for the period in which **you** have received cover and will include an additional charge to cover the administrative cost of providing the policy.

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

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

HOW TO CLAIM

Except in respect of Section 9 (please see the Conditions to that Section which apply).

If **you** need to make a claim, please obtain a claim form no later than 31 days after the event by:
Telephoning Saxon Claims Service on 0844 576 8361 quoting **your** policy number shown on **your policy schedule**.
Or by downloading a claim form from www.saxoninsurance.com

When returning the claim form, please include all relevant documentation. Please send originals – not photocopies (keep copies for **your** own records). For all claims **you** will need to send **your** original **policy schedule**.

DEFINITIONS

Any words or expressions listed below will carry the same meaning wherever they appear in the policy.

DESCRIPTION	EXCLUSIONS
<p>Accidental Injury Physical harm, which happens accidentally.</p>	Any sickness or disease or any naturally occurring condition or the result of anything that happens gradually.
<p>Admittance Being admitted to hospital for at least twelve hours as an in-patient as a result of an accidental injury</p>	
<p>All Risks Accidental loss or damage to personal possessions anywhere in the United Kingdom.</p>	Any claims for items outside of the United Kingdom . Any claims where the additional premium for all risks cover has not been paid.
<p>CD's/DVD's A collection of data carrying media including Compact Discs, DVD's, Vinyl Records, Audio and Video Cassettes and Computer and Video Games.</p>	Any amount exceeding £500 for any collection of CDs/DVDs .
<p>College/University The university or college at which you are a full time student.</p>	
<p>Contents Household goods (including clothing, furnishings, linen, photographic and audio visual equipment).</p>	<p>Personal money, credit cards, deeds, bonds, securities or certificates. Collections of stamps, coins or medals Motor vehicles, caravans, aircraft, watercraft or trailers or their respective accessories. Pets and livestock. Property more specifically insured. Desktop, laptop / portable computer equipment (including any peripherals, hardware or software). Sports equipment, musical instruments or pedal cycles. Mobile telephones or contact lenses.</p>
<p>Credit card(s) Credit, cheque, charge and cash dispenser cards all belonging to or held by you solely for private purposes.</p>	
<p>Desktop Computer Equipment Your monitor, hard drive, mouse, keyboard, printer, scanner and accessories up to £150 in total including pre-loaded computer software.</p>	Laptop / Portable computers
<p>Excess The first part of each and every claim, which you must pay, as specified in the policy schedule for each and every loss.</p>	
<p>Fracture A break in any bone, other than a tooth.</p>	
<p>Hospital Any institution, which meets each of the following criteria: a) Is licensed as a hospital, where licensing is legally required. b) Maintains permanent 24-hour nursing facilities supervised by State Registered Nurses (or nurses with equivalent qualifications) for the care of overnight resident patients. c) Provides diagnostic and therapeutic facilities for the surgical and medical diagnosis, treatment and care of injured and sick persons, and under the supervision of a Registered Medical Practitioner. d) Is not primarily a clinic, place of rest for the elderly or a place for alcoholics or drug addicts.</p>	
<p>Insured Address The room or rooms occupied by you at the address stated on your policy schedule</p>	
<p>Insured / You / Your The person named in the policy schedule.</p>	

DEFINITIONS

Any words or expressions listed below will carry the same meaning wherever they appear in the policy.

DESCRIPTION	EXCLUSIONS
<p>Laptop / Portable Computer(s) Includes all small hand held or Lap held computers defined as but not limited to laptop, palmtop or PDA's.</p>	<p>Desktop Computer Equipment</p> <p>Personal money, credit cards, deeds, bonds, securities or certificates. Collections of stamps, coins or medals. Motor vehicles, caravans, aircraft, watercraft or trailers or their respective accessories.</p> <p>Pets and livestock.</p> <p>Property more specifically insured.</p> <p>Desktop, laptop/portable computer equipment (including any peripherals, hardware or software).</p> <p>Sports equipment or pedal cycles.</p> <p>Mobile telephones or contact lenses.</p>
<p>Period of Insurance The period specified in the policy schedule for which premium has been paid.</p>	
<p>Permanent Total Disablement Prevents you from engaging in your usual occupation, vocation or studying.</p>	
<p>Personal Money Cash, bank and currency notes, cheques, money and postal orders, current postage stamps, savings stamps and certificates, premium bonds, luncheon vouchers, travellers cheques, season travel tickets and gift tokens all belonging to you or held by you solely for private purposes.</p>	
<p>Personal Possessions Wearing apparel, personal furnishings, kitchen accessories, linen and soft furnishings, musical instruments, photographic or audio/visual equipment and similar items of personal use or adornment, including books and similar college/university property on loan all belonging to you or for which you are responsible.</p>	
<p>Policy Schedule This provides details of the person insured, the period of insurance and the premium paid, and specifies any endorsements and warranties, which amend the standard policy wording.</p>	
<p>Sum Insured The amount stated for each section of cover as shown in your policy schedule and any endorsements.</p>	
<p>United Kingdom (UK) England, Scotland, Wales, Northern Ireland, the Isle of Man and Channel Islands.</p>	
<p>Unoccupied Where you have not stayed in the insured address for 35 consecutive days or more prior to loss being discovered.</p>	
<p>Usual Occupation The work carried out by you immediately prior to the disability occurring or involuntary unemployment.</p>	
<p>We / Us / Our Shall mean: For the purpose of the Definitions, General Exclusions, General Conditions, Aviva Insurance UK Limited and/or First Assist Insurance Services Limited via Royal & Sun Alliance Insurance plc as the context may require. For the purpose of section 1 to 8 inclusive Aviva Insurance UK Limited, for the purpose of Section 9 First Assist Insurance Services Limited via Royal & Sun Alliance Insurance plc.</p>	

SECTION 1 : CONTENTS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>a) ACCIDENTAL LOSS OR DAMAGE We will pay for accidental loss or damage to contents up to the sum insured stated on your policy schedule:</p> <ul style="list-style-type: none"> • Whilst in your insured address or any place of residence at which you are temporarily residing during the period of Insurance. <p>Student Shield /Student Shield Plus Policies Only:</p> <ul style="list-style-type: none"> • Whilst in your custody or control in any building on campus during published term time. • Whilst securely locked in college/university designated storage areas on campus outside published term time. • Whilst in direct transit between your insured address and your permanent home address in the United Kingdom at the beginning and end of published term time. 	<p>We will not pay for the following in addition to the general exclusions on page 16 in connection to claims under section 1a)</p> <ul style="list-style-type: none"> • The excess shown in your policy schedule. • Any amount exceeding £500 for CDs/DVDs. • Any loss occurring outside of the United Kingdom. • When the contents in your insured address, loss caused while the insured address is unoccupied. • Property more specially insured under this or any other policy. • Laptop / portable computers. • Pedal cycles and accessories. • Mobile phone and accessories. • Sports equipment, musical instruments. • Theft from an unattended motor vehicle unless at a designated service station.
<p>b) CREDIT CARDS We will pay for financial loss resulting from the fraudulent use of credit cards by an unauthorised person following the loss of the credit cards anywhere within the United Kingdom during the period of insurance.</p>	<p>We will not pay for the following in addition to the general exclusions on page 16 in connection to claims under section 1b)</p> <ul style="list-style-type: none"> • The excess shown in your policy schedule. • Any amount exceeding £500 (after deduction of the excess). • Shortages due to error or omission. • Loss of credit cards not reported to the police and to the issuing organisation within 24 hours of discovery. • Any loss occurring outside of the United Kingdom. • When the credit card(s) is in your insured address, loss caused while the insured address is unoccupied.
<p>c) PERSONAL MONEY We will pay for loss of personal money caused solely by theft from your insured address involving forcible and violent entry to or exit from the insured address of which there is visible evidence.</p>	<p>We will not pay for the following in addition to the general exclusions on page 16 in connection to claims under section 1c):</p> <ul style="list-style-type: none"> • The excess shown in your policy schedule. • Any amount exceeding £50 (after deduction of the excess). • Any loss occurring outside of the United Kingdom. • When the personal money is in your insured address, loss caused while the insured address is unoccupied.
<p>d) LOCKS & KEYS If the keys to your insured address are stolen we will pay the reasonable costs of replacing and installing all locks operated by those keys up to an amount of £150.</p>	<p>We will not pay for the following in addition to the general exclusions on page 16 in connection to claims under section 1d).</p> <ul style="list-style-type: none"> • The excess shown in your policy schedule. • Any amount exceeding £150 (after deduction of the excess).
<p>e) FREEZER FOOD We will pay for deterioration of frozen foods belonging solely to you in the domestic deep freezer and/or domestic refrigerator in your insured address or in the kitchen area allocated to you by your halls of residence caused by:</p> <ul style="list-style-type: none"> • A rise or fall in temperature. • Contamination through escape of refrigerant or fumes. • Accidental failure of the electricity or gas supply. 	<p>We will not pay for the following in addition to the general exclusions on page 16 in connection to claims under section 1e):</p> <ul style="list-style-type: none"> • Any amount exceeding £25. <p>Losses occurring:</p> <ul style="list-style-type: none"> • Due to the deliberate act of the supply authority. • If the compressor is more than 12 years old. • After your insured address has been unoccupied for more than 35 consecutive days.

SECTION 1 : CONTENTS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>f) EXTRA COVER We will pay in respect of accidental loss of or damage to:</p> <ul style="list-style-type: none">• Water or oil meters.• Telephones. <p>Student Shield /Student Shield Plus Policies Only:</p> <ul style="list-style-type: none">• Library books for which you are responsible.	<p>We will not pay for the following in addition to the general exclusions on page 16 in connection to claims under section 1f):</p> <ul style="list-style-type: none">• Any amount exceeding £150 (after deduction of the excess).• Any amount that is not supported by a bill.• Any loss or damage occurring outside of the United Kingdom.• The excess shown in your policy schedule.• Theft from an unattended motor vehicle.• Any amount in relation to a mobile phone and its accessories.

SECTION 2 : PERSONAL POSSESSIONS (ALL RISKS)

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay in respect of accidental loss or damage to personal possessions anywhere within the United Kingdom up to the sum insured stated in your policy schedule.</p>	<p>We will not pay for the following in addition to the general exclusions on page 16 in connection to claims under section 2:</p> <ul style="list-style-type: none">• The excess shown in your policy schedule.• Any amount exceeding £500 for CD's/DVD's.• Any loss or damage occurring outside of the United Kingdom.• Theft from an unattended motor vehicle.• Property more specially insured under this or any other policy.• Laptop / portable computers and accessories.• Pedal cycles and accessories.• Mobile phone and accessories.• Sports equipment, musical instruments.

SECTION 3A : SPORTS EQUIPMENT

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay in respect of accidental loss or damage to sports equipment anywhere within the United Kingdom up to the sum insured stated in your policy schedule.</p>	<p>We will not pay for the following in addition to the general exclusions on page 16 in connection to claims under section 3a):</p> <ul style="list-style-type: none">• The excess shown in the policy schedule. <p>Any loss or damage;</p> <ul style="list-style-type: none">• Whilst taking part in a professional sport.• To bats, bowls, bows, clubs, fishing rods, racquets, skis, poles or sticks whilst in use or left unattended in the open.

SECTION 3B: MUSICAL INSTRUMENTS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay in respect of accidental loss or damage to musical instruments anywhere within the United Kingdom up to the sum insured stated in your policy schedule.</p>	<p>We will not pay for the following in addition to the general exclusions on page 16 in connection to claims under section 3b):</p> <ul style="list-style-type: none">• The excess shown in your policy schedule.• Loss or damage to musical instruments, which involves only loss or damage to strings, reeds or drum heads unless the loss results from theft of the instrument.• When left unattended away from your insured address.

SECTION 4 : PEDAL CYCLES

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay in respect of accidental loss of or damage to pedal cycles anywhere within the United Kingdom up to the sum insured stated in your policy schedule</p>	<p>We will not pay for the following in addition to the general exclusions on page 16 in connection to claims under section 4:</p> <ul style="list-style-type: none">• The excess shown in your policy schedule. <p>Loss or damage:</p> <ul style="list-style-type: none">• When left unattended away from your insured address unless securely locked.• To tyres and accessories unless the pedal cycles is lost or damaged in the same incident.• While the pedal cycle is being used for racing or time trialling.

SECTION 5 : DESKTOP COMPUTER EQUIPMENT

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for accidental loss or damage to desktop computer equipment up to the sum insured stated in your policy schedule:</p> <ul style="list-style-type: none">• Whilst in your insured address or any place of residence at which you are temporarily residing; <p>Student Shield /Student Shield Plus Policies Only:</p> <ul style="list-style-type: none">• Whilst in your custody or control in any building on campus during published term time.• Whilst securely locked in college/university designated areas on campus outside published term time.• Whilst in direct transit between your insured address and your permanent home address in the United Kingdom at the beginning and end of published term time.	<p>We will not pay for the following in addition to the general exclusions on page 16 in connection to claims under section 5:</p> <ul style="list-style-type: none">• The excess shown in your policy schedule.• The cost of replacing software that has not been purchased commercially.• Damage caused by wear and tear, damp, damage from cleaning or repairing, restoration, mechanical or electrical breakdown and anything, which happens gradually.

SECTION 6 : LAPTOP & PORTABLE COMPUTERS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for accidental loss or damage to laptop / portable computers anywhere within the United Kingdom up to the sum insured stated in your policy schedule.</p>	<p>We will not pay for the following in addition to the general exclusions on page 16 in connection to claims under section 6:</p> <ul style="list-style-type: none">• The excess shown in your policy schedule.• The cost of replacing software that has not been purchased commercially.• Excluding losses whilst left unattended unless the item is in your insured address or when in a securely locked premises.• Any loss or damage occurring outside of the United Kingdom.• Theft from an unattended motor vehicle.• When the laptop/portable computer is in your insured address and the loss occurs while the insured address is unoccupied.• Damage caused by wear and tear, damp, damage from cleaning or repairing, restoration, mechanical or electrical breakdown and anything, which happens gradually.

SECTION 7A : LEGAL LIABILITY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will indemnify you against all amounts, which you shall become legally liable to pay in respect of accidental bodily injury to any person or accidental loss of or accidental damage to material property occurring during the period of insurance as a result of:</p> <ul style="list-style-type: none">• Occupation of your insured address.• Any act or omission of a personal nature committed anywhere within the United Kingdom. <p>The amount payable will not exceed £1,000,000 in respect of all claims arising from one incident plus legal costs and expenses in connection therewith, which are incurred with our written consent.</p>	<p>We will not pay for the following in addition to the general exclusions on page 16 in connection to claims under section 7a)</p> <ul style="list-style-type: none">• Bodily injury to you or to members of your family.• Loss of or damage to property owned by you or in your custody or control. (Except for anything covered under the legal responsibilities as tenant section).• Ownership possession or use of any land or building (other than the occupation of your insured address).• Mechanically or electrically propelled vehicles or their trailers.• Aircraft, hang-gliders, hovercraft, watercraft, boards or any other craft or equipment designed for use in or on water other than hand or foot propelled boats, punts or canoes owned by you.• Firearms other than shotguns or airguns used for sporting purposes.• Any animal other than cats or dogs.• Any profession, occupation or business.• Bodily injury to any person who at the time of sustaining such injury is engaged in duties in connection with employment by you.• Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused.

SECTION 7B : LEGAL RESPONSIBILITIES AS A TENANT

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will indemnify you against legal responsibilities as a tenant up to an amount of £5,000 for:</p> <ul style="list-style-type: none">• Accidental damage to landlord's property.• The cost of repairing accidental damage to underground services supplying your insured address.	<p>We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section 7b)</p> <ul style="list-style-type: none">• The excess as shown in your policy schedule.• The maximum amount payable is £5,000 (after deduction of the excess) in any period of insurance.• Theft or attempted theft by you or by anyone who is living with you.• Loss while the insured address is left unoccupied.

SECTION 8 : SPORTS SHIELD PLUS - PERSONAL ACCIDENT

WHAT IS COVERED

We will pay the amount set out in the schedule of benefits below if during the **period of insurance** the **insured** suffers **accidental injury** whilst participating in any sporting activity (except any of the excluded activities) which results within 12 months in accidental death or **permanent total disability** or which results in immediate **admittance** to **hospital** or the **fracture** of one or more bones.

Broken or fractured bones	£200 per accident
Benefit from a finger to a pelvis	
Hospitalisation following an accident (max. 400 nights)	£30 per night
Accidental death	£10,000
Permanent total disablement any occupation	£20,000
Loss of 2 eyes /2 or more limbs	£20,000
Loss of 1 eye /1 limb	£10,000
Loss of 2 ears	£4,000
Loss of use of shoulder /elbow/ hip/knee/ankle/wrist	£3,000
Loss of 1 thumb	£3,000
Loss of 1 forefinger	£2,000
Loss of any other finger /big toe	£1,000
Loss of any other toe	£200

WHAT IS NOT COVERED

We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section 8:

- Any period of absence not covered by the terms of this policy.
- Any period where a payment is paid in lieu of notice, or where notices do not have to be worked.
- Flying (unless **you** are a fare paying passenger on a scheduled flight).
- Intentional self-injury, suicide or attempted suicide.
- Any injury happening outside of the **United Kingdom**.

SECTION 9 : LEGAL EXPENSES

This part of the policy sets out the cover **we** provide for **legal expenses** protection for **you**, if this section is shown on **your policy schedule**.

Glossary of Legal Terms

The following is a glossary of some legal terms **we** have used in this section.

Arbitration: A meeting held in private to settle a dispute about the policy. This is less formal than a **court** hearing.

Disbursements: Money that **your** solicitor has spent on **your** behalf, in dealing with **your** case. These amounts are different from **your** solicitor's own fees and will be shown as a separate item on **your** solicitor's bill.

Expert Witness: A person who has a special skill or technical or professional knowledge (for example, a doctor or a surveyor) and whose opinion can be given as evidence in **court**.

Words with special meanings

Words with special meanings are printed in bold and will have the meanings shown for those words (as set out on pages 4-5). The words that are set out below have meanings that only apply to this section of the policy.

Any one claim: All **legal proceedings**, including appeals, arising from or relating to the same original cause or event.

Court: A **court**, tribunal or other appropriate authority.

Full Enquiry: Action taken by the Inland Revenue following a Notice issued under Section 9A of the Taxes Management Act 1970 saying they plan to carry out a 'Special Compliance Office Investigation' or a 'Local Tax Office Enquiry' which involves examining and considering all areas of **your** tax affairs in detail.

Goods: Items **you** own or for which **you** are legally responsible, except motorised vehicles or parts of them, land, buildings, or items used for business purposes.

Legal Expenses: **your representative's** fees, costs and disbursements which **we** have agreed or the costs of any other people involved in the **legal proceedings** if **you** have to pay those costs. This includes costs following an 'out-of-court' settlement to which **we** have agreed. This does not include any damages, fines or penalties **you** have to pay. Anything more than is allowed on the standard basis must be paid by **you**.

Legal Proceedings: Legal action in a civil **court** to protect **your** rights in a dispute.

Representative: The solicitor or other suitably qualified person appointed to act for **you**.

Standard basis: The basis for charging costs:

- a) In England and Wales under Part 44, paragraph 4.1(a) and 4.2 The Civil Procedure Rules - Order 62, Rule 12 of the Rules of the Supreme Court 1965; or
- b) In Scotland under Chapter II (in Ordinary Proceedings) or Chapter IV (in Summary Cause Proceedings) of the Act of Sederunt (Fees of Solicitors in the Sheriff Court) (Amendment and Further Provisions) 1993.

Territorial limits: Great Britain, Northern Ireland, the Isle of Man and Channel Islands.

We, us, our: FirstAssist Insurance Services Limited, which handles claims on behalf of the insurer.

You can contact **us** at:

FirstAssist Insurance Services Limited, Legal Expenses Division,
Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU

You, your: The person or people named as policyholder on the policy and all members of **your family**.

Your family: **you, your** husband, wife, partner, children (including foster and adopted children), parents and relatives, who all normally live with **you**.

SECTION 9 : LEGAL EXPENSES

WHAT IS COVERED

We provide the following cover for **legal expenses**.

The cause of the action must happen within the **territorial limits** and during the **period of insurance**. The **legal proceedings** must be taken or defended in the **territorial limits**. **You** must have told **us** about the claim within six months of the cause of action arising.

We must have given **our** agreement to support **your** claim.

The **sum insured** in total for any one claim is £30,000.

Personal Injury

The cost of **you** taking **legal proceedings** against another person or organisation as a result of an event, which causes **your** death, or bodily injury.

Consumer Protection

- The cost of **you** taking **legal proceedings** against another person or organisation as a result of:
 - a) A dispute over a contract for buying, selling or renting **goods** or services.
 - b) A person or organisation breaking the requirements of Part II, section 13 of the Data Protection Act 1998; and where breaking those requirements results in **you** losing **money**.
- The cost of defending a legal action brought against **you** as a result of a dispute over a contract for buying, selling or renting **goods** or services.

Employment

The cost of defending legal action brought against **you** in the **territorial limits** as a result of a prosecution, which results from **your** normal duties as an employee. This includes civil proceedings under the Race Relations Act 1976, the Sex Discrimination Act 1986, the Disability Discrimination Act 1995, and the Data Protection Act 1998, or any Act's, which replace or change these.

WHAT IS NOT COVERED

Anything, which is excluded on page 13 of this policy wording.

- Any death, illness or injury, which happens gradually or is not caused by a sudden or specific **accident**.
- Any death, illness or injury, which arises from or relates to the actual or alleged negligence or recklessness of a medical practitioner.
- Defending civil **legal proceedings** that are connected with:
 - Death, disease or illness of or bodily injury to anyone; Or
 - Loss or destruction of, or damage to any property. (This includes property, which cannot be used because of the loss, destruction or damage).
- Any claim to do with a motor vehicle, its parts or accessories (except a claim against another person or organisation for **your** death or bodily injury which happened while **you** were a passenger in a motor vehicle).
- Any claim where the amount in dispute is less than £250.
- Any dispute over a contract, which arises less than 90 days after the insurance first started, unless the dispute is to do with a contract, which started after **you** took out the insurance.
- Any matter connected with a moneymaking activity.
- Anything to do with building, converting, extending, altering, renovating or demolishing **your** home.
- Any dispute connected with letting, subletting, or allowing another person to live in **your** home.
- Anything to do with a motor vehicle, its parts or accessories.
- Any claim where the amount in dispute is less than £250.
- Legal action brought against **you** less than 90 days after the insurance first started.
- Any matter connected with a moneymaking activity.
- Defending any motoring prosecutions.
- Defending civil **legal proceedings** that are connected with **your** duties as a member of a profession or **your** duties as a director or officer of any company.

LEGAL EXPENSES / EXCLUSIONS

These are the exclusions, which apply to the **legal expenses** section of **your** policy.

1. Any claim where there is not a reasonable chance of **you** winning the case and achieving a reasonable outcome.
2. Any event, dispute or cause of action that first happened or started before **you** took out this insurance.
3. An event, which **you** report to **us** more than six months after it happened.
4. **Legal expenses** which apply to the period before **we** have agreed in writing to support **your** claim.
5. **Legal proceedings** where a reasonable estimate of **your** total **legal expenses** is greater than the amount in dispute.
6. Any **legal expenses** **you** could claim under any other insurance.
7. Any **legal proceedings** over loss or damage covered under a specific insurance policy.
8. A dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.
9. Defending civil **legal proceedings** that are connected with:
 - Death, disease or illness of or **bodily injury** to anyone;
 - **Your** duties as a member of a profession or **your** duties as a director or officer of any company;
 - The loss or destruction of or damage to any property. (This includes property, which cannot be used because of the loss, destruction or damage).
10. Any **legal proceedings** between any members of **your family** (This does not apply to **accidents** involving motor vehicles).
11. Any **legal proceedings** between **you** and **your** husband, wife or partner, or former husband, wife or partner. This includes **legal proceedings** relating to custody, access or maintenance.
12. Defending any criminal proceedings or **legal proceedings** arising from anything **you** did deliberately or recklessly.
13. Any dispute with **us** or the **insurer**, that is not dealt with under the **arbitration** condition on page 13 of this policy wording.
14. Any direct or indirect liability, loss or damage caused:
 - To equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all; and
 - By computer viruses.

This does not apply to **legal expenses** connected with claiming compensation following **your** death or bodily injury.

LEGAL EXPENSES / CONDITIONS

These are the other conditions **you** must keep to as **your** part of the contract.

Preventing Legal Proceedings

You must take all reasonable measures to prevent or avoid being involved in **legal proceedings** and keep the cost as low as possible.

Arbitration

If there is a dispute between **you** and **us** or the **insurer** about this section of the policy, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister **you** and **we** agree to. If **we** cannot agree with **you** on an arbitrator, the President of the Law Society (or similar organisation within the appropriate **territorial limits**) will choose an arbitrator.

The side that loses the **arbitration** will pay all the costs of the **arbitration**. If the decision is not totally in favour of one side, the arbitrator will decide who pays the costs. If **you** lose, the policy will not cover these costs.

You can still use the complaints procedure shown on page 20.

LEGAL EXPENSES / CLAIMS SETTLEMENT CONDITIONS

These conditions apply when **you** make a claim. **You** must keep to these conditions as **your** part of the contract.

Telling Us About The Claim

If anything happens which might lead to a claim, **you** must tell **us** as soon as possible by filling in a claim form. **You** must tell **us** fully and truthfully in writing all the details about **your** claim and give **us** all the information that **we** may need. Until **you** have told **us** about the claim and **we** have given **our** written agreement, the **insurer** will not be responsible for any **legal expenses**. The **insurer** will not cover **legal expenses** involved in **your representatives** handling the **claim** before the date when **we** gave **our** written agreement. **You** must have told **us** about the claim within six months of the cause of action arising.

LEGAL EXPENSES / CLAIMS SETTLEMENT CONDITIONS

Giving Our Agreement

We will agree if all of the following apply.

- We think you have a reasonable chance of winning your case and achieving a reasonable outcome.
- The legal proceedings arise from a cause of action, which is covered by this insurance. This cause of action must happen within the territorial limits and during the period of insurance.
- A court within the territorial limits will deal with the legal proceedings.
- You have kept to the terms and conditions of the policy and none of the exclusions listed on page 13 of this section and the general exclusions listed on page 16 apply to your claim.

If we do not accept your claim, we will tell you why.

If, during the claim, we think that there is no longer a reasonable chance of you winning the case and achieving a reasonable outcome, we may not continue to support your legal proceedings. If we do not carry on with your claim, we will tell you why.

Choosing a Representative

In the period before we can agree that legal proceedings are necessary, or in the circumstances set out in claims condition 9 on page 18, we may take on and carry out in your name, any negotiations for you. You must agree to a settlement, which is reasonable. If we agree that legal proceedings are necessary, but we are not able or you do not want us to act for you, we will agree with you on a representative to act for you. We will suggest a shortlist of representatives who will be willing and able to act for you. You can choose a representative from this shortlist. If you prefer not to use a representative from this list, we will consider your choice. You will need to satisfy us that your chosen representative has the necessary expertise to deal with your legal proceedings. You must also confirm that he or she will not charge more than a representative on the list. However, you can pay the difference between your chosen representative's fees and those of a representative on the shortlist. In some circumstances, we may not accept the representative you have suggested, but we will explain why. If we cannot agree on your representative, you can take the matter to an independent arbitrator. This process is set out on page 13 of this policy wording. Any representative you choose is appointed to act for you.

Rights and Responsibilities

You must tell us if an offer is made to settle the dispute. You must not negotiate or agree to settle the dispute without getting our agreement beforehand. If you do not accept a reasonable offer to settle the dispute, we may not continue to support your claim.

You must send us all bills for the representative's legal expenses as soon as you receive them. You must confirm to us that any charges you have to pay for the representative handling this dispute are acceptable and that we may pay the bill for you.

You and your representative must take every step to recover legal expenses. You must pay any recovered legal expenses to your representative who must then refund any legal expenses, which the insurer has paid or has been asked to pay.

If the insurer pays legal expenses up to the policy limit and you pay more legal expenses to end your case, the insurer and you will share any legal expenses that are recovered. The insurer and you will each receive the same percentage as originally paid.

Information your Representative will need from You

You must give your representative all the information and help he or she may need. This will include a truthful account of the facts of your case and any paperwork to do with your case.

What you and your representative must do for Us

We must be able to contact your representative. You and your representative must co-operate and tell us about developments to do with your case.

If we ask for this, we must be able to have access to your representative's files. This includes the truthful account of the facts of your case and any paperwork you have supplied to your representative.

If your representative wants to consult a barrister or expert witness, we will agree if we think it is reasonable. You must give us the name of the barrister or expert witness, and the reasons why you need one.

Appealing Against a Court's Decision

If you want to appeal against a court's decision, you must give us your reasons for bringing the appeal. We will give you our agreement if all of the following apply.

- You must tell us that you want to appeal as soon as your right of appeal arises. This is because strict time limits may apply.
- The appeal arises from legal proceedings to which we have already given our agreement under the terms of claims settlement condition 9 on page 18.
- Your appeal meets the requirements of claims settlement condition 9 in the same way as your initial claim for legal expenses.

What action we may take

We may take over, in **your** name, all legal action in any of the following circumstances.

- If the dispute is for an amount which is under £1,000 or if the dispute could be dealt with by the small claims court.
- If **you** take legal action against someone or defend a case without our agreement, or in a different way from that advised by **your representative**.
- If **you** do not give proper instructions to **your representative** or barrister in time.
- If **you** cause a delay and **your representative** thinks it will harm **your** case.

In these circumstances, **we** may carry out **our** own investigation and try to settle **your** dispute. **You** must agree to a settlement, which is reasonable.

If **we** ask, **you** must tell **your representative** to get the court to tax **your legal expenses**, or get the Law Society to certify them according to the Solicitors Act 1974 or the Solicitors Remuneration Order 1972.

LEGAL EXPENSES / COMPLAINTS PROCEDURE

If **you** have a complaint about **your** policy, please contact:

The Customer Services Department, Legal Expenses Division, FirstAssist Insurance Services Limited
Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU

If **you** are still not satisfied, **you** will be given a final response so that **you** can, if **you** want, refer the matter to the Financial Ombudsman Service. Their address is:

The Insurance Division, Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London, E14 9SR

GENERAL EXCLUSIONS

The policy does not cover:

1. Any claims not submitted to the underwriter within 31 days of the incident occurring.
2. Loss or damage caused by deliberate acts by **you** or **your** family or any person invited by **you** into **your insured address** or temporary residence.
3. Loss from any unattended motor vehicle.
4. Equipment installed in or on any motor vehicle or property in or on any motorcycle.
5. Confiscation or detention by Customs or other officials or authorities.
6. **We** will not pay the cost of replacing, repairing or changing any undamaged items or parts of items forming part of a set, suite or carpet or other items of a common nature, colour, design or use. This applies if the other items can still be used and the loss or damage only affects one part of the set.
7. **We** will not pay for any loss or damage, which happens before this cover starts or which arises from an event before this cover starts.
8. Loss or damage caused by wear, tear, repairing, restoring, renovating, cleaning, dyeing, faulty workmanship, defective design, use of defective material, scratching, denting, depreciation, wet or dry rot, fungus, insects, vermin, pests, pets, atmospheric or climatic conditions, electrical or mechanical breakdown, or any gradually operating cause.
9. Any claim or expense of any kind resulting directly or indirectly from pollution or contamination which:
 - a) Was the result of an intentional act;
 - b) Was expected or should have been expected;
 - c) Was not caused by a sudden incident; or
 - d) Was not during any **period of insurance**.
10. Loss or damage to property, **permanent total disablement**, costs or expenses or legal liability directly caused by or contributed to by or arising from: ionising radiation's or radioactive contamination from any nuclear fuel or from any nuclear waste which results from the burning of nuclear fuel; or the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
11. Pressure waves caused by aircraft or other flying objects, travelling at or above the speed of sound.
12. Computer equipment failing correctly to recognise data representing a date in such a way that it does not work properly or at all and by computer viruses.
13.
 - a) War or 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 treat of such harm or damage) by nuclear and/or chemical 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.
- 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 from political religious ideological or similar purposes.

GENERAL CONDITIONS

Cancellation

- a) **We** may cancel this policy by giving 7 days notice of cancellation in writing, via recorded delivery to **your** last known address.
- b) **You** may cancel this policy, in which case **you** will be entitled to a pro rata refund of **your** premium less a £10 administration charge except where:
 - I. The notification of cancellation is received by **us** less than 4 months prior to the expiry date of the policy and in which case no refund will be made.
 - II. **Your** premium is £40 or less in total in which case no refund will be made.
 - III. **You** have claimed during the insurance period.

Changes

You must notify **us** of any change in the information given to **us**. Failure to do so may invalidate **your** insurance or result in cover not operating. **You** must tell **us** straight away about any of the following changes:

- If **your insured address** is **unoccupied** for more than 35 days.
- If **you** are convicted of any offence.
- Any change in the cover **you** need.

Other Insurance

This policy does not apply to any loss or damage, costs or expenses or legal liability for which an indemnity or partial indemnity is available under any other policy of insurance.

Compliance with terms

Our liability to make payment under this policy will be conditional upon compliance with the terms and conditions of the policy document.

Interest

No sum payable will carry any interest.

Fraud

If any claim is fraudulent in any respect or fraudulent means are used by **you** or anyone acting on **your** behalf, to obtain benefit under this policy, all benefits will be forfeited.

Law

You and **we** can both choose the law, which will apply to this contract. This contract is governed by Scottish Law if **you** live in Scotland and English Law if **you** live elsewhere in the **United Kingdom** unless it says differently anywhere else in the policy.

Exclusion of third party rights

This policy is not intended to nor shall create any rights, entitlements, claims or benefits enforceable by any person that is not a party to it. Accordingly, no person shall derive any benefit or have any right, entitlement or claim in relation to this policy by virtue of Contracts (Right of Third Parties Act 1999).

Transfer

You may not transfer **your** interest in the policy without **our** consent.

BASIS OF SETTLING CLAIMS

How **we** settle claims for all sections of the policy except section 9

1. If an item has been damaged and it can be economically repaired **We**, Saxon or their representative will either arrange or authorise repair and **we**, Saxon or their representative will pay the cost of repair. Otherwise, **We**, Saxon or their representative will replace the item with a new one of similar quality through our preferred suppliers, or at **our** option, **We**, Saxon or their representative will pay the replacement cost of a new item of similar quality.
If **we**, Saxon or their representative agree not to repair or replace an item, at **our** option **we**, Saxon or their representative will make a cash or voucher settlement equal to the cost **we** would have paid for replacement or repair through **our** preferred suppliers.
2. **We**, Saxon or their representative will not pay the cost of replacing or changing undamaged items or parts of items which belong to a set, suite or which have a common design or use such as suites of furniture and carpets which are only damaged in one area, when the loss or damage relates to a specific item or part of one item or to a clearly defined area.
3. **We**, Saxon or their representative will not pay for any loss of value to any item, which **we** have repaired or replaced.
4. Where an **excess** applies, this will be taken off the amount of **your** claim.
5. If loss or damage happens and the **sum insured on your policy schedule** is less than the cost of replacing all **your** possessions as new, **we**, Saxon or their representative 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**, Saxon or their representative **will** pay for any one claim is the amount it will cost **us** to replace all **your** possessions as new but not more than the **sum insured** and any limits shown in **your schedule**.

CLAIMS CONDITIONS

You must:

1. Notify the police in relation to claims for theft of **your personal possessions** within 24 hours of its discovery and obtained a written report, which includes a crime reference number.
2. Advise the police as soon as reasonably possible if there has been riot damage, vandalism or any malicious act or if any **insured** property has been lost outside **your insured address**.
3. Advise the issuing organisation within 24 hours of any loss of **credit cards**.
4. Not admit or repudiate liability without **our** written consent.
5. Send to Saxon claims service any notification from the **court** of impending prosecution as soon as possible after it is received.
6. Provide at **your** own expense all details and evidence (including proof of ownership and value) that **we** may reasonably ask about a claim. **You** must also help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.
7. Obtain and act upon the advice of a registered medical practitioner in connection with any accident.
8. Submit to any medical examination on **our** behalf and at **our** expense when and as often as **we** require.
9. Forward to **us** on receipt every letter, claim, writ, summons and process. Written notice must also be given to **us** immediately **you** have knowledge of any prosecution or inquest in connection with any event for which there may be liability under this policy. No admission, offer, promise, payment or indemnity made or given by or on behalf of **you** without **our** written consent.
10. **You** must not admit, settle, reject, negotiate or promise to pay any claim without **our** written permission. **We** will not unreasonably hold back **our** permission.
11. **You** must take all reasonable steps to prevent loss, damage, costs, expenses, accident or bodily injury and to maintain the property insured in a good condition and in good repair.

GENERAL CLAIMS CONDITIONS

1. **We**, Saxon or their representative are entitled in the event of any loss of or damage to property to enter any building where the loss or damage has occurred and to take and keep possession of all such property and to deal with the salvage in a reasonable manner. No property may be abandoned to **us**.
2. **We**, Saxon or their representative shall be entitled to take over and conduct in **your** name the defence or settlement of any claim or to prosecute in **your** name for **our** own benefit any claim under this policy.
3. **We**, Saxon or their representative will be entitled at any time in **our** or **your** name to take steps for the recovery of any part of the property insured or for securing reimbursement in respect of any loss or damage and **you** will give **us** all the information and assistance **we** may reasonably require. Upon payment of any claim under this policy (other than for repair) any part of the property insured in respect of which payment is made will belong to **us** subject to **your** right to reclaim it upon repayment to **us** of the amount paid.
4. If at any time any claim arises under this policy and there is other insurance covering the same loss or liability or any part thereof **we** shall not pay more than a rateable proportion of such claim.
5. If **you** find a **credit card** is missing tell the **credit card** company immediately and tell **us** as soon as **you** can.

WHAT IS COVERED

We will at **our** option repair or replace the lost or damaged property or pay in cash or vouchers the amount of the loss or damage.

If the damage can be repaired but repair or reinstatement is not carried out, **we** will pay the reduction in the value of the item in cash or vouchers resulting from the damage, but not exceeding the estimated cost of repair.

WHAT IS NOT COVERED

- **We** will not automatically reinstate the **sum insured** under **your** policy in the event of a claim, unless **we** have given **you** written notice to the contrary before payment.
- **We** will not pay more in total than the **sum insured** stated on **your policy schedule** and this must be adequate to cover the full cost of replacing as new all items, other than clothing, household linen and rented household goods, and **college / university** property on loan.
- **We** will deduct an amount for wear, tear and depreciation in respect of:
 - Clothing and household linen.
 - Rented household goods.
 - **University/college** property on loan.
- Set in **your policy schedule** or in this policy are limits in respect of individual items or groups of items:
 - TV, Video, DVD players including portable radios, cassettes or compact disc players.
 - Photographic equipment (including film slides, negatives and photographic prints) video cameras and camcorders.
 - Jewellery, watches, musical instruments, and other valuables.
 - **CDs**, DVDs, video, audiocassettes, discs, records, cartridges, CD ROMs and computer games.

CUSTOMER SERVICE INFORMATION

Saxon wishes to provide **you** with a high standard of service to deal with any claims covered by this policy document fairly and promptly. Any enquiry **you** may have regarding **your policy schedule** or policy document should be addressed to Saxon Insurance. Please be ready to provide all relevant details of **your** schedule and in particular, **your** policy number to help **your** enquiry to be dealt with speedily.

COMPLAINTS PROCEDURE

It is always intended that a first class standard of service be provided. However if **you** have any cause for complaint, **you** should in the first instance contact Saxon who arranged this insurance.

Complaints Officer, Saxon Insurance, UK and Ireland Insurance Services (Online) Limited
Bank House, Warwick Street, Manchester, M25 3HN

If **you** are unhappy with the service of Aviva Insurance UK Limited, **you** can contact:

The Chief Executive,
Aviva Insurance UK Limited,
Surrey Street, Norwich, NR1 3NS

If the matter is not resolved to **your** satisfaction, **you** will be provided with the Company's final response so that **you** can, if **you** wish, refer the matter to the Financial Ombudsman Service. Their address is:

The Insurance Division, Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London E14 9SR

If **you** are unhappy have a query or complaint regarding the **Legal Expenses** section **you** can contact:

The Customer Services Department, Legal Expenses Division, FirstAssist Insurance Services Limited
Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU

If **you** are still not satisfied, **you** will be given a final response so that **you** can, if **you** want, refer the matter to the Financial Ombudsman Service. Their address is:

The Insurance Division, Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London E14 9SR

Please note that the Ombudsman will only consider **your** complaint if **you** have already given **us** the opportunity to resolve it. Following the complaints procedure does not affect **your** legal rights.

THE FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about the scheme is available from FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London, E1 8BN.

USEFUL CONTACT DETAILS

MAKE A CLAIM

Download a claim form
Telephone
E-Mail

www.saxoninsurance.com
0844 576 8361
claims@saxoninsurance.com

GENERAL ENQUIRES, RENEWALS, POLICY ADJUSTMENTS

Telephone
E-Mail

0844 576 8362
customerservices@saxoninsurance.com

WRITE TO US

Saxon Insurance,
UK & Ireland Insurance Services (Online) Limited,
Bank House,
Warwick Street,
Manchester,
M25 3HN

OTHER PRODUCTS

TRAVEL INSURANCE
PROPERTY INSURANCE
BUSINESS INSURANCE

www.cover4travel.com
www.ukandireland.com
www.ukandireland.com

0844 826 2031
0844 576 8365
0844 576 8365

TERMS OF BUSINESS AGREEMENT

DEFINITIONS: Saxon is a trading style of UK & Ireland Insurance Services (Online) Limited.

In these terms and conditions, "We/us/our" refer to:

UK & Ireland Insurance Services (Online) Limited, Registered Office: Bank House, Warwick Street, Manchester, M25 3HN

STATUS: UK & Ireland Insurance Services (Online) Limited is an Independent Insurance Intermediary, which is authorised and regulated by the Financial Services Authority. Our Register Number is 312248.

You can check this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

EXPLAINING OUR SERVICE: We act as an Independent Insurance Intermediary on your behalf. Our service includes:

- Advising and arranging your insurance cover with insurers to meet your requirements.
- Helping you with any ongoing changes you have to make.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS): We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Full details and further information on the scheme are available from the FSCS.

PRODUCTS: For student possessions insurance we offer products from Aviva Insurance UK Limited. A member of the Aviva group. Authorised and regulated by the Financial Services Authority.

SECURITY: We do not guarantee the solvency of any insurer we place business with. A liability for the premium, whether in full or pro-rata, may arise under policies where a participating insurer becomes insolvent.

FEES: In addition to premium charged by Insurers we also normally make the following charges to cover administration costs and for other services provided. These charges will be advised to you where they apply.

Arranging New Policies	£5.00
Mid-term adjustments	£5.00
Mid-term cancellations	£10.00
Renewals	£5.00
Replacement / Duplicate Certificates	£5.00

We normally accept payment by certain credit or debit cards. You should enquire which payment options are available to you.

REMUNERATION: Our remuneration will be either a fee as agreed with you or commission, which is a percentage of the premium paid by you and a combination of both where appropriate. We are committed to ensuring complete transparency of our remuneration and we will, at your request, fully disclose our remuneration.

Commission and fees are for the policy period, and we will be entitled to retain all Commission and fees in relation to policies placed by us.

CANCELLATION CLAUSE: Your insurance contract may include a cancellation clause. If you are a retail customer, this is mandatory.

Full cancellation details will be explained to you during the negotiation process. In the event that you fail to pay your premium by the due date, the insurance may be cancelled forthwith or by the insurers, giving notice of the cancellation.

In the event of cancellation, insurers may return a pro rata premium to us, but you are advised to check your insurance policy for full details of your insurers' cancellation clause.

Once our remuneration has been earned, in the event that the insurance is cancelled after inception, our fees or commission will not usually be returnable.

TERMINATION: Our services may be terminated without cause or penalty by giving one month's notice in writing. In the event that you terminate our services, other than at the expiry of the policy, we will be entitled to retain any fees and all of the commission payable.

The responsibility for handling claims reported after the date of termination shall in the absence of an express agreement be the responsibility of the party taking over the role.

CLAIMS: If you need to make a claim on your policy or need to report an incident that may result in a claim, then you should notify your insurance company as soon as possible even if you do not have all the details to hand as any delay may cause problems later on. Most insurers have claims telephone helpline's details of which should be located in your policy documentation. If you are unable to locate this information: or you require advice then please contact us on 0844 576 8362.

COMPLAINTS: We take complaints seriously, if you wish to register a complaint, please write to the Complaints Manager, at the above address, or contact this office on **0844 576 8362**.

If we cannot settle the complaint satisfactorily, you may be entitled to refer your complaint to the Financial Ombudsman Service. Details of how to do this will be provided to you in these circumstances.

DATA PROTECTION: We are registered under the Data Protection Act 1998 and we undertake to comply with the Act in all our dealings with your personal data, which will be kept secure. You are entitled to see personal information we hold about you in our records. Requests are subject to an administration fee of £10.00

Unless required by law, public interest and regulators or by your consent, all information you supply will be kept confidential to us and parties involved in the normal course of arranging and administering your insurance without your prior consent. We may provide you with information about other products and services, which we feel may be appropriate to you. We may pass information about you to credit reference agencies for the purpose of arranging payments by instalments and may also pass to them details of your payment record with us. If you do not wish to receive marketing information, or to allow us to disclose information about you to other parties, please notify us in writing.

IMPORTANT: Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Ltd (IDS Ltd). The aim is to help us check information provided and also prevent fraudulent claims. When we deal with a request for insurance, we may search these registers. Under the conditions of your policy, you must tell us about any incident (such as accident or theft) 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

We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy claim.

CLIENT MONEY: Client money is held in a statutory trust in accordance with the FSA client assets sourcebook (CASS). Copies of these rules are available on request. Any interest we earn on client money and any investment returns will be retained by us for our own use.

MONEY LAUNDERING/PROCEEDS OF CRIME ACT: Money Laundering regulations require us to obtain evidence of client's identity at the start of a business relationship. We may ask for sight of your passport, utility bill or bank statements. For companies, evidence usually consists of a copy of the Certificate of Incorporation or we may check the Companies House register.

DUTY OF DISCLOSURE: It is your responsibility to provide complete and accurate information when you take out your insurance policy, now, throughout the life of your policy, and when you renew your insurance. It is important all statements you make at quotation stage, on proposal forms, claim forms and other documents are full and accurate. A fact or circumstance is material if it would influence the judgement of a prudent insurer in fixing the premium or determining whether they would take the risk. Please note that failure to disclose material information could invalidate your insurance cover, and part of, or all of a claim may not be paid or the contract voided.

Please keep copies of documentation sent by or received from us. Please contact us if you are in doubt on any aspect

GOVERNING LAW: Our Terms of Business will be governed by and construed in accordance with English Law.

