

# Buildings Guard



# Welcome to Buildings Guard Insurance

## Contents

Meaning of Words  
Page 2

Customer Service  
Page 4

Introduction  
Page 5

Section A - Buildings Cover  
Page 6

Section B - Optional Accidental Damage  
Cover for Buildings  
Page 11

Claims Settlement for Section A and B  
Page 12

Sum Insured Protection for Sections  
A and B  
Page 13

Section C - Owners Liability to the Public  
Page 14

Section D - Exceptions which apply to the  
Whole Policy  
Page 15

Section E - Conditions which apply to the  
Whole Policy  
Page 16

Making a Claim  
Page 18

What our Helplines can do for you  
Page 19

Emergency Help and Legal Advice  
Page 19

Index  
Page 20

# Meaning of words

Certain words in the Policy have special meanings. These meanings are given below. To help you identify these words in the Policy they are printed in *italics* throughout.

<i>Application Form/</i>	The form signed by you which describes you,		deducted from the total amount of the agreed claim.
<i>Proposal Form</i>	any details specific to you or the property, and all material information relevant to the cover which <i>you</i> have requested.	<i>Family</i>	<i>Your</i> relatives permanently living in the <i>home</i> .
<i>Bodily injury</i>	Death, injury, illness or disease.	<i>Fees</i>	Architects, surveyors and other professional fees which <i>you</i> have to pay in connection with repairing or reinstating the <i>buildings</i> .
<i>British Isles</i>	Great Britain, the Channel Islands, the Isle of Man, Northern Ireland, the Republic of Ireland.		Fees not covered: - Those which you have to pay to prepare a claim. - Those which <i>you</i> incur without the <i>Insurers</i> permission.
<i>Buildings</i>	The <i>Home</i> and radio and television aerials, satellite dishes, receivers and ancillary equipment, domestic outbuildings, garages, greenhouses, swimming pools, tennis courts, patios, terraces, drives, footpaths, walls, gates, hedges and fences including landlords fixtures and fittings at the address as shown in <i>our</i> records.	<i>Home</i>	The house, bungalow or self contained flat, private garage and domestic outbuildings at the address shown in <i>our</i> records.
<i>Endorsement</i>	An amendment to your policy.	<i>Household</i>	<i>You, your family</i> (including <i>your</i> partner and all children) who normally live with <i>you</i> . <i>Your</i> resident domestic employees.
<i>Excess</i>	The first part of a claim which <i>you</i> must pay as shown in <i>your schedule</i> and/or <i>your</i> policy book. If claims are made under two or more Sections for loss or damage by the same insured cause at the same time, only one excess will be	<i>Insurers</i>	Certain underwriters at Lloyds of London.

# Meaning of Words (continued)

<i>Local Authority Requirements</i>	<p>The additional costs <i>you</i> have to pay to repair the damage to comply with any Government or Local Authority requirements or regulations.</p> <p>Costs not covered:</p> <ul style="list-style-type: none"> <li>- Any cost for complying with requirements or regulations of which <i>you</i> are aware before the loss or damage occurred.</li> </ul>	<i>Premises</i>	<p>The <i>buildings</i> and the land within the boundaries belonging to them.</p>
		<i>Removal of Debris</i>	<p>Any amount the <i>Insurers</i> agree to pay for removing debris, demolishing, propping or shoring up parts of the <i>buildings</i> which have been damaged.</p>
		<i>Schedule</i>	<p>The document which describes <i>you</i>, the <i>sum insured</i> and any details of <i>your policy</i> that are specific to <i>you</i>.</p>
<i>Period of Insurance</i>	<p>The period starting and ending on those dates shown in <i>your schedule</i> and for any following period but only if <i>we</i> accept <i>your</i> renewal premium. For new mortgage borrowers cover on <i>buildings</i> will commence from the date of exchange of contracts.</p>	<i>Britannia</i>	<p>Britannia is a trading name used by The Co-operative Bank p.l.c.</p>
		<i>Sum Insured</i>	<p>The amount for which each type of property is insured as shown in <i>your schedule</i>, policy book or as notified to <i>you</i> at renewal.</p>
		<i>Unfurnished</i>	<p>Without sufficient furniture and furnishings for normal living purposes.</p>
<i>Policy</i>	<p>The documents consisting of <i>your application form</i> or <i>proposal form</i>, this policy book, <i>your schedule</i> and any <i>endorsements</i>.</p>	<i>Unoccupied</i>	<p>Not lived in by <i>you</i> or any member of <i>your household</i> or by any other person with <i>your</i> permission.</p>
<i>Policyholder</i>	<p>Whoever is named in our records as owners of the <i>home</i> jointly with <i>us</i>.</p>	<i>We/Us/Our</i>	<p>Britannia</p>
		<i>You/Your</i>	<p>The person or persons name in the schedule.</p>

# Customer Service

Our aim is at all times to provide a first class standard of service. However, there may be occasions when you feel that this has not been achieved.

If your complaint relates to the product or you are dissatisfied with the service provided by Britannia, please contact your local Britannia branch or the department you have been dealing with. You can choose to contact them either by telephone, in writing, in person at the branch or via our website [britannia.co.uk](http://britannia.co.uk). More information about the complaint process is summarised in a leaflet "when things need sorting out". Please let us know if you would like a copy.

If your complaint is still unresolved you can contact our Customer Feedback Centre who will review your complaint and provide a final response. Their details are; Customer Feedback Centre C097, Britannia, Leek, Staffordshire Moorlands, ST13 5RG. Telephone 01538 391744. Calls may be recorded or monitored. Lines are open from 8am - 6pm Monday to Friday, 9am - 12 noon Saturdays.

If your complaint relates to a claim or the service provided by Lloyds Underwriters, your complaint should be directed to: Customer Care Department, Britannia Claims Handling Unit, PO Box 2801, East Court, Stoke-on-Trent, Staffordshire, ST4 9DN. Tel: 0870 420 1155, Fax: 0870 420 1180; email: [claims@davies-group.com](mailto:claims@davies-group.com).

If, for any reason, you remain dissatisfied you can direct your complaint to Policyholder and Market Assistance at Lloyd's, quoting your claim number where applicable, to: Policyholder and Market Assistance, Lloyds, One Lime Street, EC3M 7HA. Tel: 020 7327 5963 Fax: 020 7327 5225 (The standard call charge will apply); email [complaints@lloyds.com](mailto:complaints@lloyds.com)

If you are unaware who your complaint is best addressed to contact Britannia for guidance.

If you remain dissatisfied following the final response from either Britannia or Lloyds Underwriters, you can complain to:

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

Telephone number 0845 080 1800. Calls may be recorded and/or monitored.

Making a complaint will not affect your legal rights.

Financial Service Compensation Scheme

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.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit

Further information about compensation scheme arrangements is available from the FSCS.

# Introduction

This is *your* Buildings Guard *Policy* which is an annually renewable contract. Thank you for placing your insurance provided by certain underwriters at Lloyds of London with Britannia.

It is the evidence of the contract *you* have made with the *Insurers*. The *Insurers* insure *you* during the period of *insurance* in the terms set out in *your* Buildings Guard *policy*, in return for payment of the premium.

*Your application form or proposal form*, this policy book, *your schedule* and any *endorsements* are all part of *your policy* and should be read together to avoid misunderstanding. They show which Buildings Guard Sections are in force and contain the details of *your cover*.

The declaration signed by *you* on *your application form or proposal form* is incorporated in and is part of this contract. *You* must tell *us* as soon as possible of any change to the information given on *your application form or proposal form* e.g. if *you* do anything which may affect the rebuilding cost of the buildings - for example, extending the property, installing central heating or double glazing or anything happens to change the use or nature of *your home*. Failure to do so may invalidate *your policy*. *You* should not wait until the next renewal date.

No promotional literature or advice booklets form part of *your policy*.

*Your schedule* shows details of the cover which *you* have chosen. Sections A and C are operative for all policyholders. *You* should read the *schedule* carefully along with *your* policy book and any *endorsements*. *You* should also pay particular attention to the Conditions and Exceptions on pages 15 to 17 in this policy book. These apply to every Buildings Guard Section. If *your policy* is amended by any *endorsement* we will notify *you* in writing.

Please make sure that *your* Buildings Guard *Policy* meets *your* requirements. If it does not, please tell *us* immediately.

*Your policy* sets out all the circumstances in which *you* can make a claim. Please remember Buildings Guard cover is not a maintenance contract and does not protect *you* or *your household* against every loss, for example where the damage is due to wear and tear or deterioration.

## Cancellation of this Insurance

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

See also General Condition 3, Page 16, in this policy which explains what will happen if you decide to cancel this policy more than 14 days after its start or renewal.

## Law Governing the Contract

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law. We will communicate in English throughout the course of this contract.

## Commencement of cover

Cover commences automatically on the date contracts are exchanged on *your* purchase of the *home* or the issue of the mortgage loan offer by *us* whichever is the later.

Cover will continue after the renewal date shown in *your* schedule only if *we* accept *your* renewal premium.

## Unoccupancy

Remember to tell *us* if *you* plan to leave *your home unoccupied* for more than 30 consecutive days and what additional security measures *you* are going to take, since there is some reduction in cover in these circumstances. (Please see pages 6 to 11 for details).

# Section A Buildings Cover

## What is insured

The *buildings* are insured against loss or damage caused by the events in paragraphs 1 to 11.

1. Fire, lightning, explosion, earthquake and smoke.
2. Storm or flood including the cost of removing any fallen trees or branches which cause damage to the *buildings*.
3. Subsidence or heave of the site beneath the *buildings* or landslip.

## What is not insured

The first £50 of each claim for loss, destruction or damage caused by the events in paragraphs 1 to 2 and 4 to 11 or the *excess* shown in *your schedule* whichever is greater.

Smog or smoke damage caused by agricultural or industrial operations or any gradual process.

Loss or damage caused by frost, subsidence, heave or landslip.

Loss or damage to gates, fences or hedges.

The first £1,000 of each claim or the *excess* shown in *your schedule* whichever is the greater.

Damage to outdoor swimming pools, tennis courts, patios, terraces, drives, footpaths, walls, gates, hedges or fences unless *your home* or domestic outbuildings, garages or greenhouses are damaged at the same time.

Damage caused by bedding down of new structures or settlement of newly made up ground.

Damage to solid floor slabs, or resulting from their movement, unless the foundations beneath the external walls of *your home* are damaged at the same time.

Damage caused by coastal or river erosion.

Damage resulting from:

- demolition or structural repairs or alterations to the *buildings*.
- faulty workmanship, defective design or the use of defective materials in the *buildings*.

## What is insured

4. Riot, civil commotion, strike, labour or political disturbance.
5. Theft or attempted theft but excluding loss or damage caused by tenants or their guests while any part of the *home* is lent, let or sub-let unless entry to or exit from the *home* is made using violence and force.
6. Vandals or malicious persons.
7. Escape of water from any washing machine, dishwasher, refrigerator, freezer, fixed domestic water or heating installation, fixed fish tank, water bed or domestic appliance.

The *Insurers* will also pay for damage to any fixed domestic water or heating installation in the *home* caused by freezing or its own forcible or violent bursting.

8. Escape of oil from any fixed domestic heating installation or domestic appliance.

## What is not insured

The first £50 of each claim for loss, destruction or damage caused by the events in paragraphs 1 to 2 and 4 to 11 or the *excess* shown in *your schedule* whichever is greater.

In connection with claims made under paragraphs 5, 6, 7 and 8

- the first £250 of each claim for loss or damage caused after the *home* is left *unfurnished* or *unoccupied* for more than 30 consecutive days, but less than 91 consecutive days.
- the first £500 of each claim for loss or damage caused after the *home* is left *unfurnished* or *unoccupied* for more than 90 consecutive days but less than one year.
- loss or damage caused after the *home* is left *unfurnished* or *unoccupied* for one year or longer.

## What is insured

9. Impact involving aircraft, other aerial devices, road or rail vehicles or articles falling from them or by animals.
10. Falling trees or branches.  
*The Insurers will also pay the cost of removing any fallen trees or branches which cause damage to the buildings.*
11. Falling aerials, aerial fittings or masts, satellite receiving dishes, ancillary equipment and fittings.

## What is not insured

The first £50 of each claim for loss, destruction or damage caused by the events in paragraphs 1 to 2 and 4 to 11 or the *excess* shown in *your schedule* whichever is greater.

## What is insured

This Section also provides insurance against:

### 12. Pipes and Cables

Accidental Damage to those underground services supplying the *buildings*.

### 13. Breaking into Blocked Sewers

The costs of breaking into blocked sewers and repairing the pipe between the main sewer and *home* following blockage of the pipe.

### 14. Glass and Sanitary Ware

Breakage of fixed glass in walls, doors and roofs, including double glazed units, solar panels, ceramic hobs or tops and wash basins, pedestals, baths, shower cubicles and trays, sinks, lavatory pans and other sanitary ware in the *buildings*.

### 15. Rent and Alternative Accommodation

If the *home* is made uninhabitable by any cause insured by this *policy*, the *Insurers* will pay for:

- the rent *you* should have received but have lost whilst *your home* is unfit to live in.
- the reasonable cost of comparable alternative accommodation if *you* occupy the *home*.

but only during the period necessary to reinstate the *home* to a habitable condition and provided the work of reinstatement or repair is carried out without delay.

## What is not insured

The first £50 of each claim for loss, destruction or damage caused by the events in paragraphs 12 to 18 or the *excess* shown in *your schedule* whichever is greater.

Damage which *you* are not legally responsible to repair.

Costs which you incur without the *Insurers* permission.

## What is insured

This Section also provides insurance against:

### 16. Reinstatement of Title Deeds

The cost of preparing new title deeds to the *premises* if they are lost or damaged by a cause insured under the events in paragraphs 1 to 11 while in the *home* or while kept in *your* bank, building society or solicitors premises for safekeeping up to a maximum amount of £250 for any one claim.

### 17. Door Locks

The cost of replacing and fitting outside door locks to the *home* if the keys of such locks are lost or stolen.

### 18. Cover During Sale

If *you* contract to sell the *buildings* the purchaser who completes the sale shall have the benefit of the insurance provided by this section up to the date of completion provided that the *buildings* are not otherwise insured.

## What is not insured

The first £50 of each claim for loss, destruction or damage caused by the events in paragraphs 12 to 18 or the *excess* shown in *your schedule* whichever is greater.

# Section B Accidental Damage Cover

This Cover does not apply unless your schedule states that "Accidental Damage" is included and you have paid the additional premium required.

## What is insured

The *buildings* are insured against Accidental Damage.

Legal Fees which *you* have to pay to repossess *your home* following occupation by squatters up to £10,000.

## What is not insured

The first £50 of each claim for loss, destruction or damage or the *excess* shown in *your schedule* whichever is greater.

Damage caused by tenants or their guests while the *home* or any part of it is lent, let or sub-let or occupied by paying guests.

Damage solely caused by mechanical or electrical fault, breakdown or misuse.

Failure of double glazing seals.

Any loss, destruction or damage specifically excluded under WHAT IS NOT INSURED in Section A – the Buildings.

The first £250 of each claim for loss or damage caused after the *home* is left *unfurnished* or *unoccupied* for more than 30 consecutive days but less than 91 consecutive days.

The first £500 of each claim for loss or damage caused after the *home* is left *unfurnished* or *unoccupied* for more than 90 consecutive days but less than one year.

Loss or damage caused after the *home* is left *unfurnished* or *unoccupied* for one year or longer.

Damage caused by settlement or shrinkage.

Loss or damage due to contaminated water.

Fees incurred without the *Insurers* permission.

# Claims Settlement for Sections A and B

## 1. The Buildings - including Rebuilding Cost Guarantee

- A** If at the time of the damage the *buildings* are in good repair and provided the damage is covered under *your policy*, the *Insurers* will settle *your* claim as explained below.
- a) If the damaged parts of the *buildings* can be economically repaired, the *Insurers* will either arrange or authorise repair.
  - b) If the damaged parts of the *building* cannot be economically repaired, the *Insurers* will either arrange or authorise replacement. If an exact replacement is not available, the *Insurers* will either arrange or authorise replacement with articles of similar quality.
  - c) Where the *Insurers* have offered repair or replacement but you prefer a cash settlement, the *Insurers* will pay *you* an amount equal to the amount which would have been paid by the *Insurers* had the article been repaired or replaced.
  - d) Provided the damaged parts of the *buildings* are repaired or replaced, the *Insurers* will also pay
    - i) *Fees*.
    - ii) *Removal of Debris*.
    - iii) *Local Authority Requirements*.
    - iv) Reasonable additional costs of comparable alternative accommodation for *you* or *your household* until *your home* is fit to live in again.

### Rebuilding Cost Guarantee

Should the *sum insured* be insufficient for full reinstatement of the *buildings*, the *Insurers* will pay the additional sums necessary to complete the rebuilding PROVIDED THAT:

- *We* obtained a written valuation report prepared by a qualified surveyor prior to the commencement of the mortgage.
  - the *sum insured* specified at the start of the insurance as being the full reinstatement cost of the *buildings* has been continually index-linked in accordance with the terms of the Sum Insured Protection on page 13 of this policy.
  - alterations and/or additions materially affecting the reinstatement cost of the *buildings* since the beginning of the insurance have been notified to *us* and the *sum insured* adjusted accordingly.
  - the damaged parts of the *buildings* can be economically repaired.
- B** If the parts of the *buildings* damaged by any of the causes insured are NOT in good repair, the *Insurers* may make a deduction for wear, tear and depreciation.
- C** If the damaged parts of the *buildings* cannot be economically repaired or replaced, the *Insurers* will pay you the difference between the market value of the *buildings* prior to the destruction or damage and the market value of the *buildings* following destruction or damage.

# Sum Insured Protection for Sections A and B

## Index Linking - Section A Buildings Cover and Section B Accidental Damage Cover (if insured)

The *sum insured* on *buildings* will be adjusted monthly in line with the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors. No additional premium will be charged for these adjustments between the anniversary dates of *your* insurance but the next renewal premium will be calculated on the revised *sum insured*.

## Protection after Loss

The *sum insured* on *buildings* will continue to be index-linked following loss or damage by any cause listed in Sections A (Building Cover) and B (Accidental Damage Cover) (if insured) during reinstatement provided *you* take all reasonable steps to ensure that the reinstatement is carried out without undue delay.

# Section C Owners Liability to the Public

## What is insured

Any amounts which you or any member of *your household* become legally liable to pay in respect of:

- accidental *bodily injury* to any person
- accidental loss of or damage to property arising:

i) as owner (and not occupier) of the *premises*.

ii) from your ownership of previous *premises* in the *British Isles* by virtue of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 provided that:

- at the time of the incident giving rise to the liability *you* have disposed of all legal title to and interest in those *premises*.
- no other policy covers the liability.

If *you* cancel or do not renew this *Policy* following the sale of your *premises* the cover provided by (ii) above for your present *premises* will continue for 7 years after the *Policy* comes to an end, provided *you* do not have this cover under another insurance.

If *you* or the member of *your household* claiming should die *you* or their legal personal representatives will have the protection of this cover.

The most that will be paid is:

Up to £1,000,000 in connection with any one incident plus any other reasonable costs, expenses and solicitors fees which *you* or any member of *your household* have to pay, provided the *Insurers* agree by letter.

## What is not insured

Any liability directly or indirectly arising from:

- *bodily injury* to any member of *your household*.
- loss or damage to property owned, occupied or in the custody or control of you or any member of *your household*.
- an agreement unless the liability would have existed without the agreement.
- the employment, business or profession of *you* or any member of *your household*.
- the use of lifts or mechanically or electrically propelled vehicles (other than gardening equipment, stairlifts, wheelchairs and invalid carriages).

# Section D Exceptions Which Apply to the Whole Policy

## What is not insured

### 1 Radioactive Contamination and War Risks

Any loss or damage to property, legal liability, expense, consequential loss or bodily injury directly or indirectly caused by or arising from or contributed to by:

- a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it
- c) war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

### 2 Sonic Bangs

Loss or damage caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speed.

### 3 Existing and Deliberate Damage

- Any loss or damage occurring before cover starts or arising from an event before cover starts.
- Loss or damage caused deliberately by *you* or any member of *your household*.

### 4 Loss of Value

Depreciation or loss in value of property other than that specified under paragraph C of Claims Settlement for Section A and B Page 12 if the claim is to be settled on this basis.

### 5 Wear and Tear, Maintenance, Breakdowns, Leaks and Gradually Operating Causes

- Wear and tear, rusting or corrosion.
- Wet or dry rot, fungus, mildew or any other gradually operating cause.
- Frost, (other than bursting of water tanks, pipes or appliances caused by freezing) atmospheric or climatic conditions and the action of light.
- Damage caused by cleaning, repairing, restoring or renovating, dyeing or any process of heating or drying.
- The cost of maintenance and normal redecoration.
- Failure of double glazing seals.

### 6 Consequential Loss

Consequential Loss of any kind or description incurred by *you* or any member of *your household*.

### 7 Pets, Insects and Vermin

Gradual damage caused by chewing, scratching, tearing or fouling by domestic pets for which *your household* is responsible.

Damage caused by vermin or insects.

### 8 Defective and Faulty Workmanship

Loss or damage caused by faulty workmanship.

Loss or damage caused by defective design or the use of defective materials.

### 9 Confiscation

Loss or damage caused by nationalisation or confiscation by any authority.

# Section E Conditions Which Apply to the Whole Policy

## 1 Precautions

*You* and any member of *your household* must take all reasonable steps to prevent or minimise loss, damage or accident and maintain the insured property in a sound condition and good repair.

## 2 Other Insurance

Where a claim is covered under *your policy* and this claim is covered by any other insurance, the *Insurers* will pay a rateable proportion.

## 3 Cancellation

We may cancel this policy by sending seven days notice in writing by recorded delivery letter to you at your last known address and refunding any premium already paid for the unexpired period of cover, subject to your rights in respect of any prior accident loss or damage.

You may cancel this policy by sending *us* seven days notice in writing. Provided that you have not made a claim during the current period of insurance you will be entitled to a refund of any premium already paid for the unexpired period of cover.

## 4 Notification of a Claim

*You* must notify *us* when you become aware of a claim under *your policy* as soon as possible. If there has been theft, attempted theft, vandalism or any malicious act, *you* must tell the Police as soon as possible. You must at your own expense provide *us* with all details and evidence which the *Insurers* reasonably request, including written estimates and proof of ownership and value. Do not dispose of any damaged items until the *Insurers* have had the opportunity to inspect them. Any writs, summons, other legal documents, letters of claim or other correspondence served on you or any member of your household in connection with a claim must be sent to the *Insurers* as soon as possible. You must not answer any correspondence without the *Insurers* written consent. The *Insurers* will not unreasonably withhold consent.

## 5 Conduct of the Claim

You must give the *Insurers* whatever information or assistance the *Insurers* reasonably request and must not admit, deny, negotiate or promise to pay any claim without the *Insurers* written consent. The *Insurers* will not unreasonably withhold consent.

No property may be abandoned to the *Insurers*.

## 6 Subrogation

Before or after the *Insurers* pay your or any members of your household's claim under your policy, you or any member of your household must, if the *Insurers* ask, take or allow the *Insurers* to take in your or any member of your household's name, all the steps needed to enforce your household's rights against any other person including the defence or settlement of any claim or the pursuit of any claim in any person's name.

The *Insurers* will pay any costs and expenses involved.

## **7 Alteration in Risk**

*You* must notify *us* as soon as possible of any alteration in risk which materially affects this insurance.

Material information would include any special feature of *your property* or member of *your household* which makes losses more likely to happen or more serious if they do.

*We* may re-assess *your policy* cover and premium following notification of material information. Failure to disclose all material information may result in the wrong terms being quoted, a claim being rejected or reduced, or *your policy* being invalid.

## **8 Fraud**

If any claim is in any respect fraudulent or if any fraudulent means or devices are used by *you*, any member of *your household* or anyone acting on *your* or their behalf to obtain benefit under *your policy*, then all benefits under *your policy* will be lost.

# Making a Claim

## What do I do if my property is lost, stolen or damaged?

Naturally we hope you won't have any accident or misfortune, but if you do, the following advice will be useful.

- Remember that you may use the 24 hour domestic helpline as outlined on Page 19 which is provided free of charge with your policy.
- Telephone *us* immediately for advice on policy cover and how to proceed with your claim. Please quote your mortgage account and claim reference number in all communication. For immediate assistance and friendly advice either contact your local branch or telephone 0845 121 7918 asking for Britannia Insurance Services.
- If you are unable to contact *us*, take any emergency action which may be necessary to protect your property from further damage e.g. switch off the gas, electricity, water etc. If you have to arrange for a contractor to carry out emergency work, please keep the repair account which the Insurers will need to see.
- Check your policy wording carefully to see if the loss or damage is covered – your policy lists the events (e.g. storm, theft etc) which are insured and not insured and also the exceptions or conditions which may apply to the whole policy.
- Remember that your policy is not a maintenance contract and does not cover any loss or damage caused by normal wear and tear – no insurance policy does. Remember too that the amount you are entitled to claim may be reduced if your property has not been properly maintained.

## Is there anything else I should do?

- Please do not dispose of damaged items before the Insurers have had the opportunity to inspect them.
- Report any incident involving theft, malicious damage or hit and run damage to the Police.
- If someone is making a claim against you for any injury to them or damage to their property, you must send to *us* full details, in writing, as soon as possible. Any letters or documents you receive should be sent to *us*, unanswered, without delay. It is most important that you leave the Insurers to deal with the matter on your behalf and do not get involved in any correspondence or conversation with the other person.

## How will the insurers deal with my claim?

Depending on the type of claim and value involved the Insurers may:

- Contact you by telephone or letter to progress your claim.

Some items may often be capable of cleaning or repair. We can help you to contact the Insurers by telephone and they will make the necessary arrangements for specialist attention.

- Arrange for one of the Insurers nationwide team of Claims Advisors to personally call on you, or
- Appoint an independent Loss Adjuster to deal with your claim on their behalf.

Our aim is to ensure that your claim is dealt with promptly, efficiently and fairly. At all times we will try to provide you with the highest standard of service – if you have any comments or complaint or if our service or the service of the Insurers handling your claim has not met your expectations, please do let us know.

**If you have any queries or if you need any help to make your claim, you should contact either your local Britannia branch or Britannia, Insurance Services C108, CSC, Britannia House, Leek, Staffordshire Moorlands, ST13 5RG. Telephone Leek (01538) 392813.**

Lines are open from 8am-6pm Monday to Friday, 9am-12noon Saturdays. Calls may be recorded and/or monitored.

# 24 Hour Helplines

**As a Buildings Guard policyholder, you and members of your household have 24 hours access by telephone, 365 days a year, to two Action Helplines. When phoning any Helpline please quote your mortgage number.**

## Emergency Helpline Service

This facility, provided by Green Flag Home Emergency Services, offers instant, practical assistance for any domestic emergency e.g. if a pipe bursts, a window is broken or your roof is damaged by storm. Green Flag will arrange for an appropriate tradesman from a national network of approved companies covering many different trades to visit you.

We would ask you to note that the tradesman sent out has no authority to advise you on what is or is not covered by your insurance policy.

You pay for the emergency work when it is done and where the loss or damage is covered by your Buildings Guard Policy, you recover the cost from us in the normal way.

**SO FOR ASSISTANCE RING - 0800 400 624** (and quote the following Code No. when asked: BG). Calls may be recorded and/or monitored. Calls from landline phones are free however mobile providers may charge.

**The Helpline Service offers an emergency action line only. It does not pay contractors fees or the cost of replacement parts or goods. Claims for damage covered by an insured event should be reported to the Insurers and claimed for in the normal way.**

## Personal Legal Advice

We will give the **Family** confidential legal advice, provided by CIS General Insurance Limited acting through Co-operative Legal Services Limited by telephone on any personal legal problem under the laws of the United Kingdom.

Co-operative Legal Services can provide you with legal advice and guidance on any private legal issue on a broad range of subjects, including:

- Employment Law
- Personal Injury Claims
- Property Matters
- Motoring Disputes
- Family Law
- Consumer Rights
- Wills and Probate Matters

**Call 0845 266 9326\*** lines open 24 hours a day, 7 days a week, calls may be monitored or recorded for security and training purposes.

This service offers legal advice only. It does not pay legal fees or expenses following such advice.

\*Please have your account number handy for reference, and bear in mind that we may record and/or monitor telephone calls.

# Index

<b>A</b>	<b>Page</b>	<b>I</b>	<b>Page</b>
Accidental Damage	11	Impact	8
Aerials	8	<b>L</b>	
Aircraft	8	Landslip	6
Alternative Accommodation	9	Liability	14
<b>B</b>		Lightning	6
Buildings (definition)	2	Local Authority Requirements	3, 12
Burst Pipes	7	<b>M</b>	
<b>C</b>		Malicious Damage	7
Cancellation	16	<b>O</b>	
Central Heating	7	Oil leakage	7
Ceramic Hobs	9	Outbuildings	2
Claiming under the Policy	18	<b>P</b>	
Claims Settlement	12	Patios and Paths	6
Conditions	16, 17	Pets	15
<b>D</b>		Pipes and Cables	9
Debris Removal	12	<b>R</b>	
Defective Premises Act	14	Radiators	7
Definitions	2, 3	Rent	9
Double Glazing	9, 11	Riot	7
Drains	9	<b>S</b>	
Drives	6	Sale of the Home	10
<b>E</b>		Sanitary Fixtures	9
Earthquake	6	Sewers	9
Exceptions, Repair	12	Smoke	6
Exceptions, General	15	Storm	6
Explosions	6	Subsidence	6
<b>F</b>		Sums Insured	See Schedule
Faulty Workmanship/Design	6, 15	Sum Insured Protection	13
Fees	12	Swimming Pools	6
Fences	6	<b>T</b>	
Fire	6	Tennis Courts	6
Flood	6	Theft	7
Footpaths	6	Trees	8
Frost Damage	6, 15	<b>U</b>	
Frozen Pipes	7, 15	Underground Pipes and Cables	9
Fungus	15	Unoccupancy	5, 7, 11
<b>G</b>		<b>V</b>	
Gates	6	Vandalism	7
Glass Breakage	9	<b>W</b>	
<b>H</b>		Walls	6
Heating Installation	7	Washbasins	9
Heave	6	Water Escape	7
Hedges	6	Wear and Tear	15
Household (definition)	2		



This booklet is available in large print,  
Braille and on tape. For further information  
please contact a member of staff.

Telephone calls may be recorded and/or monitored.

When you have finished with this booklet please recycle it.

The Co-operative Bank p.l.c. Registered office: PO Box 101, 1 Balloon Street, Manchester, M60 4EP.  
Registered in England and Wales No. 990937. The Co-operative Bank is authorised and regulated by  
the Financial Services Authority (No. 121885), is a member of the Financial Ombudsman Service and  
is licensed by the Office of Fair Trading (No. 006110).

**britannia.co.uk**



2475/09/11