

Table of contents

Welcome to your Harrison Beaumont Student Insurance - page 1
Your Harrison Beaumont Student Insurance Policy - page 2
Definitions – page 3
Contents Section page 5
Personal Possessions Section page 8
Personal Computer Equipment Section – page 9
Pedal Cycle Section – page 9
Conditions – page 10
General Conditions – page 11
General Exclusions – page 13
Complaints Procedure – page 14

Welcome to your Harrison Beaumont Student Insurance

Thank you for choosing Harrison Beaumont Student Insurance underwritten by Aviva Insurance Limited.

Helpful and important information about your insurance

- Insurance does not cover your property against everything that can happen so please read your policy carefully to make sure you understand what it covers and the limits which apply.
- It is your responsibility to look after and regularly maintain your property. Your policy is intended to cover you against unforeseen events like fire or theft. It does not cover wear and tear and damage which happens gradually over a period of time.
- Your policy describes certain things which you are required to do to make sure that you are protected and that your policy cover operates fully. For example, you must:
 - tell Harrison Beaumont Insurance Services Ltd about changes which could affect your policy (see page 11)
 - make sure that your sums insured are high enough to cover the property to be insured (see page 10)
 - take reasonable care of your property (see page 11)
- It is your responsibility to prove any loss therefore we recommend that you keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with your claim.

How to Claim

If you want to make a claim under this policy, call us on: **0800 158 2352**

Legal and Tax Advice Helpline

If you would like free legal or tax advice, call: **0800 051 1701**

Changes to your policy

If you have any questions, or want to make any changes to your policy, please call Harrison Beaumont Insurance services on: 0870 121 7590

Telephone call recording

For our joint protection and training purposes, telephone calls may be recorded and/or monitored.

Your Harrison Beaumont Student Insurance Policy

Wherever words or phrases appear in **bold** in this policy, they will have the meanings described in the definitions section starting on page 3, unless otherwise shown for any policy section.

Please read this policy booklet and the schedule enclosed carefully to make sure that you have the cover you need. You may not be covered by all sections and your schedule will detail the cover and limits applicable.

These are legal documents and should be kept in a safe place. You should return the schedule immediately if any details are not correct. The schedule sets out the cover you have chosen and you may need it if you want to make a claim.

Changes we need to know about

Please call Harrison Beaumont Insurance Services Ltd immediately if there are any changes to the information set out on your schedule.

For example:

- If your sum insured levels are not enough
- If your home will be left unoccupied for more than the number of days shown on your schedule
- Cautions or criminal convictions
- A change of use of your home, e.g. letting or partially letting the property, or using part of the property for business purposes.

Any change in circumstances may result in revised terms and conditions of this policy from the date of change. If you do not tell Harrison Beaumont Insurance Services Ltd about any change it may affect any claim you make.

The contract of insurance

You should read this policy and the schedule together. These documents form the contract of insurance between you and us. In return for your premium, we will provide the cover shown in the schedule during the period of insurance.

Eligibility – UK Student

To be eligible for this insurance you must be a full time student attending a university or college situated in the United Kingdom.

Choice of Law

The law of England and Wales will apply to this contract unless:

- a) you and we agree otherwise; or
- b) at the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Your Cancellation rights

You have a statutory right to cancel your policy within 14 days from the day of purchase or renewal of the contract or the day on which you receive your policy or renewal documentation, whichever is the later.

If you wish to cancel 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 cancel and 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 been covered. This will be calculated on a pro-rata basis for the period you have received cover and subject to a charge of £20 by Harrison Beaumont to cover the administrative cost of providing the policy.

To exercise your right to cancel, contact Harrison Beaumont Insurance Service Ltd on 0870 121 7590.

If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium.

For your cancellation rights outside the statutory cooling off period, please refer to the General Conditions Section of this policy booklet.

Administration Charge

Harrison Beaumont reserve the right to apply a £10 administration charge (subject to Insurance Premium Tax where applicable) for any adjustments you make to your policy.

Customers with Disabilities

This policy and other associated documentation is also available in large print, audio, sign language interpretation and Braille. If you require any of these formats please contact your insurance advisor.

To help us continually improve our service and in the interests of security, we may monitor and/or record your telephone calls with us.

Definitions

Wherever the following words or phrases appear in **bold** in this section policy, they will have the following meanings in this policy, unless otherwise shown for any policy section.

Accidental Damage

Damage caused suddenly and unexpectedly by an outside force.

British Isles

The United Kingdom and the Republic of Ireland.

Clauses

Changes to the terms of your policy. These are shown on your schedule.

Contents

Household items, personal belongings and landlords, college or hospital property (up to the limits shown on your schedule) that:

- you own; or
- you are legally responsible for.

This includes **personal money** up to £100.

Credit and debit cards

Credit, cheque, debit, charge, bankers' and cash dispenser cards.

Excess

The amount you will have to pay towards each separate claim.

Home

The place where you live during term time and its outbuildings (including garages), at the address shown on your schedule, all used for domestic purposes only. This includes shared kitchens, bathrooms and living areas in your college, university or student union halls of residence.

Motorised Vehicle

Any electrically or mechanically powered vehicle, other than:

- vehicles used only as domestic gardening equipment within the boundaries of the land belonging to the home;
- vehicles designed to help disabled people (as long as the vehicles are not registered for road use);
- golf carts and trolleys; and
- pedestrian-controlled toys and models.

Pedal Cycle

Any pedal cycle which belongs to you and any accessories attached to it.

Period of Insurance

The period of time covered by this policy, as shown on your schedule, or until cancelled.

Personal Possessions

Luggage, clothing, jewellery, watches, furs, binoculars, sports, musical and photographic equipment and other items which you normally wear, or carry with you. All items must belong to you or be your legal responsibility.

Personal Computer Equipment

Desktops, Laptops, palmtops, monitors, keyboards, modems, printers, software up to the limit shown on your schedule installed on the computer.

Personal Money

Cash, cheques, postal orders, unused postage stamps, savings stamps and certificates, premium bonds, gift vouchers, season tickets, travel tickets, travellers' cheques and phone cards, all held for social, domestic or charitable purposes.

Schedule

The document which gives details of the cover and sum insured limits you have.

Sum Insured

The amount shown on your schedule as the most **we** will pay for claims resulting from one incident unless otherwise stated in this policy booklet or any clause.

United Kingdom

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

Unoccupied

Not lived in by you or anyone who has your permission or does not contain enough furniture for normal living purposes.

We, Us, Our, the insurer

Aviva Insurance Limited

You, Your, Insured

The person named on your schedule.

Contents Section

This section is compulsory and shown on **your schedule**

Under the Contents Section **we** will not cover:

- the **excess** shown on **your schedule** (no **excess** applies to **Occupiers and personal liability or Personal Accident**);
- any amount exceeding £1000 for Landlords, College or Hospital property in respect of any one occurrence.
- any amount exceeding £750 for property at the term time address during the vacations if the insured is not resident at the time of loss or damage.
- **Credit and debit cards**;
- **Personal Computer Equipment**;
- property insured by any other policy;
- bonds, stocks, shares and documents of any kind
- **motorised vehicles**, aircraft, boats, boards and craft designed to be used on or in water, caravans and trailers, and the parts, spares and accessories of any of these;
- any part of the structure of the **home** including ceilings, wallpaper and the like;
- skis (including sticks and bindings), water skis, contact and/or corneal cap or micro lenses, hearing aids, sub aqua equipment, riding tack, stamp collections, medals and coins.
- rented televisions sets and audio equipment where the rental agreement is not in the name of the **insured**.
- items used for business or professional purposes;
- any living creature.
- anything set out in the **General Exclusions** on page 13.

Contents in the home

We will provide cover for loss of or damage to the **Contents in the Home** caused by any of the following:

1. a. Fire, explosion, lightning or earthquake.
b. Smoke.

Under (b) **we** will not cover loss or damage that happens gradually.

2. Storm or flood.

We will not cover loss or damage that happens gradually.

3. a. Riot, civil unrest, strikes and labour or political disturbances.
b. Malicious people or vandals.

Under (a) and (b) **we** will not cover loss or damage to food stored in freezers or fridges caused by a deliberate act, or by strikes by the company (or its employees) supplying **your** power.

Under (b) **we** will not cover loss or damage:

- which **you** have caused, allowed, chosen to overlook or not reported to the police; or
- that happens after the **home** has been left **unoccupied** for more than 30 consecutive days.

4. Being hit by:

- a. aircraft or other flying objects, or anything falling from them; or
- b. vehicles or animals.

Under (b) **we** will not cover loss or damage caused by domestic animals.

5. Water escaping from water tanks, pipes, equipment or fixed heating systems.

We will not cover loss or damage that happens after the **home** has been left **unoccupied** for more than 30 consecutive days.

6. Heating fuel leaking from a fixed heating system.

We will not cover loss or damage that happens after the **home** has been left **unoccupied** for more than 30 consecutive days.

7. Theft or attempted theft using force and violence to get into or out of **your home**.

We will not cover theft:

- by deception, unless deception is used only to get into the **home**;
- from garages or outbuildings; or
- that happens after the **home** has been left **unoccupied** for more than 30 consecutive days.
- which **you** have caused, allowed, chosen to overlook or not reported to the police.

8. Falling trees or branches.

We will not cover:

- damage to trees; or

- the cost of removing fallen trees or branches.

9. Subsidence or heave of the land that the **home** stands on or landslip.

We will not cover loss or damage as a result of the coast wearing away.

Contents temporarily removed from the home

We will provide cover up to the sum insured shown in the **schedule** for loss of or damage to **contents** by any of the causes listed under **Contents in the home** while the personal property is held for less than one year temporarily in:

- any permanent or temporary residence where **you** are living;
 - a college, university or student union building; or
 - any appointed college or university storage area.
- in the **United Kingdom**.

We will not cover:

- loss or damage by theft, unless someone has broken into or out of the building by using force and violence or has got into the building by deception;
- loss or damage if **contents** have been removed for sale or exhibition, or placed in a furniture storage company;
- loss or damage while **contents** are being loaded, unloaded or transported; or
- loss or damage to **contents** accompanying the **insured** whilst camping.

Contents in transit to or from college or university

We will provide cover for loss of or damage to **contents** by any of the causes listed in **Contents in the home** when **your contents** are in transit between **your** non term-time address and college or university at the start and end of each vacation.

We will not cover:

- theft from an unattended vehicle (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle which has been broken into by using force and violence).

We will not pay more than £500 for any one incident of theft from an unattended vehicle;

- loss or damage that happens outside of the **United Kingdom**; or
- loss or damage which is excluded under **Contents in the home**.

Occupier's and personal liability

We will cover **your** legal liability to pay damages and claimants' costs and expenses for:

- accidental bodily injury or illness; or
 - accidental loss of or damage to property; happening during the **period of insurance** in:
 - the **British Isles**; or
 - the rest of the world, for temporary visits;
- and arising:
- as occupier (not as owner) of the **home** and its land; or
 - in a personal capacity (not as occupier or owner of any building or land).

We will not pay more than £1,000,000 for any one incident.

We will also pay all **your** costs and expenses which **we** have already agreed to in writing.

We will not cover liability in connection with:

- you** owning land, buildings or other fixed property.
- you** living in or occupying land or buildings other than the **home** or its land.
- aircraft other than pedestrian controlled toys or models.
- you** (or anyone on **your** behalf) owning, possessing or using any **motorised vehicle**.
- caravans.
- boats, boards and craft designed to be used on or in water, other than:
 - those only propelled by oars or paddles; or
 - pedestrian-controlled toys or models.
- deliberate or malicious acts.
- HIV and HIV-related illnesses, including AIDS.
- dangerous dogs as defined in the Dangerous Dogs Act 1991 (or any later legislation).
- any agreement, unless **you** would have been liable without the agreement.
- any trade, business or profession.
- loss of or damage to property which belongs to **you** or is in **your** care or control.
- bodily injury or illness to **you**.

Important Note

(If **you** are the owner but not the occupier of the **home** insured by this policy) Accidents which happen in buildings or on land are, by law, nearly always the responsibility of the occupier (the person who lives in the buildings or on the land) rather than the owner. If **you** are the owner but not the occupier of the building please remember that Occupiers and Personal liability does not cover **your** legal liability as the owner of the home and its land. To protect yourself, **you** will need to arrange buildings insurance which provides Your Liability to the Public cover.

Dangerous Dogs Act 1991

The Dangerous Dogs Act 1991 imposes certain requirements on specific types of dog. It also places requirements in relation to dogs which are, as described in the Act, dangerously out of control. For further guidance please see the Office of Public Sector Information website (opsi.gov.uk) or contact the Citizens Advice Bureau.

Personal Accident

We will pay a maximum benefit of £1,500 if **you** sustain accidental bodily injury caused by:

- fire or thieves in rooms where you reside; or
- an accident whilst mounting, dismounting from or travelling in or on a motor vehicle, railway train, passenger ship, ferry, aircraft or hovercraft as a fare paying passenger; or
- an accident as a pedestrian involving a motor vehicle

And resulting in

- Death; or
- Total and irrecoverable loss of all sight in on or both eyes beyond remedy by surgical or other treatment; or
- Total loss by physical severance or complete and irrecoverable loss of use of either one or both hands and/or one foot or both feet and occurring within 12 calendar months of bodily injury.

Under the personal accident section **we** will not cover:

1. Bodily injury sustained:

- whilst engaged in racing of any kind motor cars, rallies, trials or competitions
- whilst under the influence of intoxicating liquor or drugs other than drugs taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner but not for the treatment of drug addiction.

2. Wilfully self-inflicted injury or any physical defect infirmity or chronic or recurring sickness unless it has been declared to and accepted by the **insurer**

3. Pregnancy, childbirth, miscarriage or abortion or any consequence thereof.

Special Conditions

- Written notice shall be give to Harrison Beaumont Insurance Services Ltd without unnecessary delay of the injury in respect of which a claim is to be made. All certificates information and evidence required by the **insurer** shall be provided at the expense of the insured or his/her legal personal representative(s) and shall be in such form and of such nature as the **insurer** may prescribe.

The insured shall as often as required submit to medical examination at the expense of the **Insurer**.

- The insurer shall not be bound to notice or be affected by any notice of any trust charge or transfer relating to this section but the receipt of the insured or his/her legal personal representative(s) shall in any case effectively discharge the **insurer**.

Funeral Expenses

In the event of the accidental death of the insured's parent(s) excluding death by sickness or natural causes occurring during the period of insurance the **insurer** will indemnify the insured for the irrecoverable funeral expenses necessarily incurred by him/her up to a maximum of £1,000.

Personal Possessions Section

This section only applies when shown on **your schedule**.

This cover is for loss or damage to the **personal possessions** specified on **your schedule** within the **British Isles**

Under the **personal possessions section** we will not cover

- the **excess** shown on **your schedule**;
- **Personal Possessions** valued over £50 not specified on **your schedule**;
- theft from an unattended vehicle (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle which has been broken into by using force and violence).
- **We** will not pay more than £500 for any one incident of theft from an unattended vehicle;
- loss or damage caused by wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything which happens gradually;
- loss or damage caused by the process of cleaning, washing, repairing or restoring any item;
- electrical or mechanical breakdown;
- loss or damage to sports racquets, sticks, bats and clubs while in use;
- loss or damage that happens while the **home** has been left **unoccupied** for more than 30 consecutive days;
- confiscation or detention by Customs or other officials;
- loss in value;
- any loss that is not the direct result of the insured incident itself;
- business or professional use of musical instruments, photographic and sporting equipment and accessories;
- any loss or damage covered by another policy;
- theft, attempted theft or malicious damage caused or allowed by **you**, or which **you** might have prevented by taking reasonable care;
- theft by deception, unless deception is used only as a way to get into the **home**;
- business goods and equipment;
- furniture, furnishings, household goods and equipment, food and drink;
- bonds, stocks, shares and documents of any kind;
- **motorised vehicles**, aircraft, boats, sail boards, surfboards, jet skis, caravans, trailers, **pedal cycle** and the parts, spares and accessories of any of these;
- any living creature
- anything set out in the **General Exclusions** on page 13

We will not cover:

- **personal computer equipment**;
- **personal money and credit and debit cards**.
- mobile phones;
- spectacles, contact, corneal cap or micro lenses and hearing aids.

Personal Computer Equipment Section

This section only applies when shown on **your schedule**.

Cover

This cover is for loss or damage to the **Personal Computer Equipment** specified on **your schedule** within the **British Isles**

We will not cover:

- the **excess** shown on **your schedule**;
- **Personal Computer Equipment** valued over £50 not specified on **your schedule**;
- any amount exceeding £250 for computer accessories in respect of each occurrence;
- any amount exceeding £750 for property at the term time address during the vacations if the insured is not resident at the time of loss or damage.
- theft from an unattended vehicle (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle which has been broken into by using force and violence).
- **We will not pay more than £500** for any one incident of theft from an unattended vehicle;
- loss or damage that happens after the **home** has been left **unoccupied** for more than 30 consecutive days.
- loss or damage caused by deception, unless someone has used deception to get into **your home**;
- loss or damage caused by wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything which happens gradually;
- loss or damage caused by the process of cleaning, washing, repairing or restoring any item;
- electrical or mechanical breakdown;
- loss in value;
- any loss that is not the direct result of the insured incident itself;
- business goods and equipment;
- mobile phones;
- business or professional use of any items;
- any loss or damage covered by another policy;
- theft, attempted theft or malicious damage caused or allowed by **you** or which **you** might have prevented by taking reasonable care.
- anything set out in the **General Conditions** on page 11 and the **General Exclusions** on page 13.

Pedal Cycle Section

This section only applies when shown on **your schedule**.

We will provide cover for loss of or damage to **your pedal cycle** shown on **your schedule** within the **British Isles** up to the limit shown on **your schedule**.

We will not cover:

- the **excess** shown on **your schedule**;
- loss or damage to tyres or accessories unless the **pedal cycle** is stolen or damaged at the same time;
- loss or damage while the **pedal cycle** is being used for racing, pace making, trials or business purposes;
- loss or damage caused by deception, unless someone has used deception to get into **your home**;
- loss or damage caused by theft if **you** live in a flat where **you** share parts of the building with other households or a self-contained flat, unless someone has broken into or out of the building by using force and violence or has entered the building by deception;
- loss or damage caused by theft, unless the **pedal cycle** is in a locked building to which only **you** have access or has been attached to something which will not move and has been made secure by a security device;
- loss or damage caused by electrical or mechanical breakdown, wear and tear or anything which happens gradually;
- loss from or damage in **your home** while **your home** has been left **unoccupied** for more than 30 consecutive days
- loss or damaged caused by cleaning, repairing or restoring;
- loss in value;
- loss or damage caused by insects, vermin, fungus or weather conditions;
- loss or damage caused by chewing, scratching, tearing or fouling by domestic animals; or
- any **pedal cycle** with a motor.
- anything set out in the **General Exclusions** on page 13

Conditions

These conditions apply to the **Basic Contents, Personal Possessions** and **Personal Computer Equipment Sections**.

1. The Sum Insured

At all times the **sum(s) insured** must be at least equal to the full cost of replacing the property "as new" (apart from clothing and household linen where a deduction will be made for wear and tear and loss in value). If at the time of a loss the **sum insured** is too low, **we** will not settle claims on an "as new" basis and will reduce any payment to reflect wear and tear.

2. Settling Claims

We can choose to settle **your** claim by:

- replacing;
- reinstating;
- repairing; or
- payment.

If **we** are able to replace property, any replacement will be on a like for like basis or based on the nearest equivalent available in the current market and payment will be limited to the cost of replacement by **our** preferred supplier.

A deduction for wear and tear will apply for clothing and household linen.

What we will pay

The most **we** will pay for loss or damage arising out of one incident is the amount shown on **your schedule**.

We will not reduce the **sum(s) insured** by the amount under any claim, unless the claim relates to the total loss of any item (or items) specified on **your schedule**.

3. Pairs, Sets and Suites

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair;
- a set;
- a suite; or
- any other item of a uniform nature or design or colour.

4. Items valued over the single item limit

To be able to claim for an item valued at more than the single article limit shown on **your schedule**, **you** will need to ask **us** to specify it separately in **your schedule**. **You** will need to provide proof of the item's value when requested by **us**.

5. Proof of value and ownership

It is **your** responsibility to prove any loss therefore **we** recommend that **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **your** claim.

If **you** wish to specify an item valued at more than the single item limit shown on **your schedule**, **we** will either request proof of value:

- prior to providing cover for the item; or
- at the time of a loss.

General Conditions

These conditions apply to all sections of the policy.

1. Your duty to disclose information

It is **your** responsibility to provide complete and accurate answers to the questions **we** ask when you take out **your** insurance policy, throughout the life of **your** policy, and when **you** renew **your** insurance. Please note that if **you** fail to disclose any material information to **your insurer(s)** (these are facts that **the insurer** would regard as likely to influence the assessment and acceptance of this policy) this could invalidate **your** insurance cover and could mean that part or all of a claim may not be paid.

2. Your duty to prevent loss or damage

You and any other person this insurance applies to must take all reasonable precautions to prevent accidents, loss or damage. **You** must keep property that is insured under **your** policy in good condition. **Your** policy is intended to cover **You** against unforeseen events like fire or theft. It does not cover wear and tear or damage which happens gradually over a period of time.

3. Your Policy

The following elements form the contract of insurance between **you** and **us**, please keep them in a safe place:

- **Your** policy booklet;
- Information contained on the application and/or "Information Provided by You" document as issued by **us**;
- **Your Schedule**;
- Any **clauses** endorsed on **your schedule**;

Changes to **your** student insurance policy contained in notices by **us** at renewal.

4. Claims

Your duties

As soon as **you** are aware of an event or cause that is likely to lead to a claim under this policy, **you** must:

- a. tell the police immediately about any property which has been lost, stolen or maliciously damaged, and get a crime reference number;
- b. contact **us** as soon as reasonably possible and provide all the information and help **we** need;
- c. do all **you** reasonably can to get back any lost or stolen property and tell **us** without unnecessary delay if any property is then returned to **you**;
- d. call **us** if **you** receive any information or communication about the event or cause; and
- e. avoid discussing liability with anyone else without **our** permission.

Proof of value and ownership

It is **your** responsibility to prove any loss therefore **we** recommend that **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **your** claim.

Our rights

a. **we** may:

- take over and defend or settle any claim or right **you** may have against another person, in **your** name; or
 - prosecute (in **your** name for **our** own benefit) any claim for indemnity or damages or otherwise.
- b. **we** have the right to do as **we** see fit in legal action and in settling **your** claim.
- c. **you** must not abandon property to **us**.

Limit

For any claim or series of claims involving legal liability covered by this policy, **we** may pay:

- a. up to the limit shown on **your schedule** (less any amounts already paid by **us**); or
- b. any lower amount for which **we** can settle **your** claim.

Once **we** have made the payment, **we** will have no further liability in connection with **your** claim, apart from paying costs and expenses **you** incurred before the payment date, or reclaiming any costs and expenses incurred by **us**.

5. Fraud

If **your** claim is in any way dishonest or exaggerated **we** will not pay any benefit under this policy or return any premium to **you**. **We** may also take legal action against **you**.

6. Other Insurance

If there is any other insurance covering the same claim, **we** will only pay **our** share of the claim, even if the other insurer refuses the claim.

7. Monthly premiums

If **you** have chosen to pay monthly premiums, these will be due on the start date of the insurance shown on **your schedule** and on the same date of each following month. If **you** do not pay the first premium, this policy will not be valid.

If **you** have paid one or more premiums but then fail to pay any premium after that on the date it is due, **we** will have the right to cancel the policy on that date.

8. Cancelling this policy

a. Following the expiry of **your** statutory cooling-off period, **you** continue to have the right to cancel **your** policy at any time during its term. If **you** do so, **you** will be entitled to a refund of the premium paid subject to a deduction for the time for which **you** have been covered. This will be calculated on a pro-rata basis for the period for which **you** received cover and Harrison Beaumont will also apply an additional charge to cover the administrative costs of providing the policy.

To exercise **your** right to cancel, please contact Harrison Beaumont Insurance Services on 0870 121 7590.

b. **We** (or any agent **we** appoint and who acts with **our** specific authority) may cancel this policy by sending 14 days notice to **your** last known address. **You** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **you** have been covered.

c. If **you** do not pay the premium (or any part of the premium under the payment option **you** have chosen) by the due date, **we** will cancel this policy with effect from the end of the last period for which a payment has been made or from the start date if the initial payment is not made in full.

9. Your duty to keep to the conditions of this policy

To be covered by this insurance **you** must keep to the terms, conditions and **clauses** of this policy.

10. Arbitration

If **we** have accepted **your** claim but disagree regarding the amount to be paid, an arbitrator will decide the matter. **You** and **we** must agree on an arbitrator in line with the law at the time. If **you** cannot agree, **we** have the right to apply to the president of a relevant national law society to nominate a suitably qualified person. **You** must wait for the arbitrator's decision before **you** can take any legal action against **us**.

General Exclusions

These apply to all sections of the policy.

This policy does not cover:

1. War

any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

2. Terrorism

any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event.

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

- a. the use or threat of force and/or violence and/or
- b. harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.

This Terrorism exclusion applies only in respect of the **Basic Contents, Personal Possessions, Pedal Cycles and Personal Computer Equipment Sections** of this policy.

3. Other Actions

any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: any action taken in controlling, preventing, suppressing or in any way relating to **1) War or 2) Terrorism** above.

4. Radioactivity

loss, damage or liability which involves:

- a. ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
- b. the radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.

5. Sonic Bangs

loss of or damage to property caused by pressure waves from aircraft travelling at or above the speed of sound.

6. Pollution or Contamination

loss, damage or liability arising from pollution or contamination unless caused by:

- a. a sudden and unexpected accident which can be identified; or
- b. oil leaking from a domestic oil installation at the **home**.

7. Deliberate Acts

we will not cover any loss or damage deliberately caused by **you**, or **your** family, or by any other person lawfully in **your home**.

Complaints Procedure

Our promise of service

Our goal is to give excellent service to all of **our** customers but **we** recognise that things do go wrong occasionally.

We take all complaints **we** receive seriously and aim to resolve all **our** customers' problems promptly. To ensure that **we** provide the kind of service you expect **we** welcome **your** feedback. **We** will record and analyse your comments to make sure **we** continually improve the service **we** offer.

What will happen if you complain?

- **We** will acknowledge **your** complaint within 2 working days.
- **We** aim to resolve complaints, following assessment and investigation, as quickly as possible.

Most of **our** customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **we** will contact **you** with an update within 10 working days of receipt and give **you** an expected date of response.

What to do should you be dissatisfied

If **you** are dissatisfied with any aspect of the handling of **your** insurance **we** would encourage **you**, in the first instance, to seek resolution by contacting Harrison Beaumont Insurance Services Limited.

If **you** remain unhappy with the decision **you** receive, **you** may write to the Chief Executive at Aviva Insurance Limited, 8 Surrey Street, Norwich NR1 3NS.

If **you** are dissatisfied with **our** final decision (from the Chief Executive Officer), **you** can refer the matter to the Financial Ombudsman Service (FOS).

Full contact details of both **our** Chief Executive and the FOS will be provided when **we** write in response to **your** complaint.

Whilst **we** are bound by the decision of the FOS, **you** are not. Following the complaints procedure does not affect **your** right to take legal action.

The Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim. Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London, E1 8BN.