

**Household EDI clause wordings
Changes 2011**

1) Voluntary excess clauses no longer used from February 2011

Refer to policy wording and schedule for voluntary excess amount.

**KM/006/A
KM/906/A
KM/806/A
KM/706/A
KM/606/A
KM/030/A
KM/930/A
KM/830/A
KM/730/A
KM/630/A**

**2) Compulsory clauses generated by Jewellery, Watches and Gemstones
April 2011**

KM/927/A and KM/027/A are no longer to be used and will be replaced at renewal by KM/927/B

KM/927/B

Policy Group: **KM KA KC KV**

Level: **Section 2 - Contents**

Title **Personal Custody/Safe Warranty**

Cover for theft or attempted theft in respect of items of jewellery, watches and gemstones with an individual value of more than £2,500 insured under the Contents section is operative only whilst:

- worn or
- handled or
- kept

in a private residence where You are present or

- whilst locked in an adequate safe, any keys for which have been removed.

A safe is deemed to be adequate where it has been tested to British European Standards Specifications, is installed in accordance with the manufacturer's instructions and the valuables rating is the same as or greater than the value of the items to be held within the safe.

We shall not be liable for loss or damage caused by theft or attempted theft arising out of non-compliance with the above requirements.

KM/944/A and KM/044/A - are no longer to be used and will be replaced at renewal by KM/944/B.

KM/944/B

Policy Group: **KM KA KC KV**

Level: **Section 4/2 – Personal Possessions (Specified)**

Title: **Personal Custody/Safe Warranty**

Cover for theft or attempted theft in respect of jewellery, watches or gemstones with an individual value of more than £2,500 insured under the Personal Possessions section is operative only whilst:

- worn or
- handled or
- kept in a private residence where You are present or
- locked in an adequate safe, any keys for which have been removed.

A safe is deemed to be adequate where it has been tested to British European Standards Specifications, is installed in accordance with the manufacturer's instructions and the valuables rating is the same as or greater than the value of the items to be held within the safe.

We shall not be liable for loss or damage caused by theft or attempted theft arising out of non-compliance with the above requirements.

KM/925/A and KM/025/A are no longer to be used and will be replaced at renewal by KM/925/B.

KM/925/B

Policy Group: **KM KA KC KV**

Level: **Section 2 - Contents (Specified)**

Title: **Personal custody/attended residence**

Cover in respect of theft or attempted theft in respect of jewellery, watches and gemstones with an individual value between £5,001 and £7,499 insured under the Contents section is operative only whilst:

- worn or
- handled or
- kept

in a private residence where You are present or

- locked in an adequate safe, any keys for which have been removed.

A safe is deemed to be adequate where it has been tested to British European Standards Specifications, is installed in accordance with the manufacturer's instructions and the valuables rating is the same as or greater than the value of the items to be held within the safe.

We shall not be liable for loss or damage caused by theft or attempted theft arising out of non-compliance with the above requirements.

KM/926/A and KM/026/A are no longer to be used and will be replaced at renewal by KM/926/B.

KM/926/B

Policy Group: **KM KA KC KV**

Level: **Section 2 - Contents (Specified)**

Title: **Personal custody/Safe Warranty**

Cover for theft or attempted theft in respect of jewellery, watches or gemstones with an individual value of £7,500 or more insured under the Contents section is operative only whilst :

- worn or
- handled or

in a private residence where You are present or

- locked in an adequate safe, any keys for which have been removed.

A safe is deemed to be adequate where it has been tested to British European Standards Specifications, is installed in accordance with the manufacturer's instructions and the valuables rating is the same as or greater than the value of the items to be held within the safe.

We shall not be liable for loss or damage caused by theft or attempted theft arising out of non-compliance with the above requirements.

KM/942/A and KM/042/A - are no longer to be used and will be replaced at renewal by KM/942/B.

KM/942/B

Policy Group: **KM KA KC KV**

Level: **Section 4/2 – Personal Possessions (Specified)**

Title: **Personal custody/Attended Residence**

Cover for theft or attempted theft in respect of jewellery, watches and gemstones with an individual value between £5,001 and £7,499 insured under the Personal Possessions section is only operative whilst:

- worn or
- handled or
- kept in a private residence where You are present or
- locked in an adequate safe, any keys for which have been removed.

A safe is deemed to be adequate where it has been tested to British European Standards Specifications, is installed in accordance with the manufacturer's instructions and the valuables rating is the same as or greater than the value of the items to be held within the safe.

We shall not be liable for loss or damage caused by theft or attempted theft arising out of non-compliance with the above requirements.

KM/943/A and KM/043/A - are no longer to be used and will be replaced at renewal by KM/943/B.

KM/943/B

Policy Group: **KM KA KC KV**

Level: **Section 4/2 – Personal Possessions (Specified)**

Title: **Personal custody/Safe Warranty**

Cover for theft or attempted theft in respect of jewellery, watches and gemstones with an individual value of £7,500 or more insured under the Personal Possessions section is only operative whilst:

- worn or
- handled or
- locked in an adequate safe, any keys for which have been removed.

A safe is deemed to be adequate where it has been tested to British European Standards Specifications, is installed in accordance with the manufacturer's instructions and the valuables rating is the same as or greater than the value of the items to be held within the safe.

We shall not be liable for loss or damage caused by theft or attempted theft arising out of non-compliance with the above requirements.

3) Thatched roof and fire – applicable clauses

KM/065/A is no longer to be used and will be replaced at renewal from **April 2011** by KM/065/B.

This clause will now be generated on risks with certain construction types as well as the current generation rule. (February 2011)

KM/065/B

Policy Group: **KM KA KC KV**

Level: Risk

Title: Open Fire Warranty

Where there are solid fuel stoves or solid fuel open fires in use at Your Home:

- All chimneys to solid fuels stoves, boilers and open fires are kept in a good state of repair and are professionally cleaned by a qualified Chimney Sweep at least twice per year one of which should be prior to winter use.
- Where a spark arrestor has been fitted to any chimney, this should be cleared of any accumulation of soot, debris or other blockages at least twice per year one of which should be prior to winter use.
- All fuel must be stored away from the main dwelling or in a proprietary fuel store;
- A maintained water fire extinguisher must be kept in a readily accessible position;
- Cooling embers removed from the hearth must be placed in a non-combustible receptacle until sufficiently cool to allow safe disposal;

We shall not be liable for loss or damage arising out of non-compliance with the above requirements.

KM/004/A is no longer to be used and will be replaced at renewal by KM/004/B.

KM/004/B

Policy Group: KM KA KC KV

Level: Risk

Title Thatched Roof

At Your home:

1. All electrical installations must be checked by a suitably qualified electrician at no more than five- yearly intervals.
2. At least one fire blanket and one maintained dry powder or CO2 extinguisher must be sited in an easily accessible location in the kitchen
3. Fireworks, bonfires, barbeques or other garden fires must only be lit a safe distance from Your home
4. No naked flames or tools producing naked flames are to be present in the attic or loft space at any time

We shall not be liable for loss or damage arising out of non-compliance with the above requirements.

**4) Locks security discount (voluntary)
February 2011**

KM/021/A no longer used (although security discount will apply where appropriate).

**5) Alarm Discount (voluntary)
February 2011**

KM/020/A no longer used (although security discount will apply where appropriate).

**6) Guns and firearms
April 2011**

KM/049/A is no longer to be used and will be replaced at renewal by KM/049/B.

KM/049/B

Policy Group: KM KA KC KV

Level: Personal Possessions - Specified Item

Title Guns & Firearms

The &&01 and its ammunition must be kept in the close personal charge of a responsible adult when in use. When not in use the weapon shall be kept locked in a gun safe or gun cabinet and the ammunition stored separately, in accordance with Home Office guidelines.

KM/949/A is no longer to be used and will be replaced at renewal by KM/949/B. the new endorsement number in the generation rules.

KM/949/B

Policy Group: KM KA KC KV

Level: Personal Possessions - Specified Item

Title Guns & Firearms

Guns, firearms and their ammunition shall be kept in the close personal charge of a responsible adult when in use. When not in use the weapon(s) shall be kept locked in a gun safe or gun cabinet and the ammunition stored separately, in accordance with Home Office guidelines.

7) Excesses April 2011

KM/015/A is no longer to be used and will be replaced with KM/015/B

KM/015/B

Policy Group: KM KA KC KV

Level: Buildings - Accidental Damage Peril

Title Increased Accidental Damage Excess

The compulsory Buildings excess as shown in Your policy Schedule is increased by £100 in respect of each claim for Accidental Damage.

KM/009/A is no longer to be used and will be replaced with KM/009/B

KM/009/B

Policy Group: KM KA KC KV

Level: Buildings – Water Damage Peril

Title Increased Water Damage Excess

The compulsory Buildings escape of water excess as shown on Your policy Schedule is increased by £100.

KM/709/A is no longer to be used and will be replaced with KM/709/B

KM/709/B

Policy Group: KM KA KC KV

Level: Buildings – Water Damage Peril

Title Increased Water Damage Excess - £150

The compulsory Buildings escape of water excess as shown on Your policy Schedule is increased by £150.

KM/809/A is no longer to be used and will be replaced with KM/809/B

KM/809/B

Policy Group: KM KA KC KV

Level: Buildings – Water Damage Peril

Title Increased Water Damage Excess - £100

The compulsory Buildings escape of water excess as shown on Your policy Schedule is increased by £100.

KM/909/A is no longer to be used and will be replaced with KM/909/B

KM/909/B

Policy Group: KM KA KC KV

Level: Buildings – Water Damage Peril

Title Increased Water Damage Excess - £250

The compulsory Buildings escape of water excess as shown on Your policy Schedule is increased by £250.

KM/038/A is no longer to be used and will be replaced with KM/038/B

KM/038/B

Policy Group: KM KA KC KV

Level: Contents - Accidental Damage Peril

Title Increased Accidental Damage Excess

The compulsory Contents excess as shown in Your policy Schedule is increased by £100 in respect of each claim for Accidental Damage.

KM/016/A is no longer to be used and will be replaced with KM/016/B

KM/016/B

Policy Group: KM KA KC KV

Level: Buildings - Others Peril

Title Increased Excess – Compulsory

The compulsory Buildings excess as shown in Your policy Schedule is increased by £100.

KM/616/A is no longer to be used and will be replaced with KM/616/B

KM/616/B

Policy Group: KM KA KC KV

Level: Buildings - Others Peril

Title Increased Excess - Compulsory - £150

The compulsory Buildings excess as shown on Your policy Schedule is increased by £150.

KM/716/A is no longer to be used and will be replaced with KM/716/B

KM/716/B

Policy Group: KM KA KC KV

Level: Buildings - Others Peril

Title Increased Excess - Compulsory - £100

The compulsory Buildings excess as shown on Your policy Schedule is increased by £100.

KM/816/A is no longer to be used and will be replaced with KM/816/B

KM/816/B

Policy Group: KM KA KC KV

Level: Buildings - Others Peril

Title Increased Excess - Compulsory - £250

The compulsory Buildings excess as shown on Your policy Schedule is increased by £250.

KM/916/A is no longer to be used and will be replaced with KM/916/B

KM/916/B

Policy Group: KM KA KC KV

Level: Buildings - Others Peril

Title Increased Excess - Compulsory - £500

The compulsory Buildings excess as shown in Your policy Schedule is increased by £500.

KM/039/A is no longer to be used and will be replaced with KM/039/B

KM/039/B

Policy Group: KM KA KC KV

Level: Contents - Others Peril

Title Increased Excess - Compulsory

The compulsory Contents excess as shown in Your policy Schedule is increased by £100.

KM/739/A is no longer to be used and will be replaced with KM/739/B

KM/739/B

Policy Group: KM KA KC KV

Level: Contents - Others Peril

Title Increased Excess – Compulsory - £100

The compulsory Contents excess as shown in Your policy Schedule is increased by £100.

KM/839/A is no longer to be used and will be replaced with KM/839/B

KM/839/B

Policy Group: KM KA KC KV

Level: Contents - Others Peril

Title Increased Excess – Compulsory - £250

The compulsory Contents excess as shown in Your policy Schedule is increased by £250.

KM/939/A is no longer to be used and will be replaced with KM/939/B

KM/939/B

Policy Group: KM KA KC KV

Level: Contents - Others Peril

Title Increased Excess - Compulsory

The compulsory Contents excess as shown in Your policy Schedule is increased by £500.

KM/051/A is no longer to be used and will be replaced with KM/051/B

KM/051/B

Policy Group: KM KA KC KV

Level: Section 4 - Personal Possessions

Title Increased Excess - Compulsory

The compulsory Personal Possessions excess as shown in Your policy Schedule is increased by £100.

KM/075/A – No longer to be used as generation rules will now refer to KM/051/B

KM/077/A and KM/076/A – No longer to be used as generation rules will now refer to KM/051/B

KM/031/A is no longer to be used and will be replaced with KM/031/B

KM/031/B

Policy Group: KM KA KC KV

Level: Contents - Fire Peril

Title Increased Fire Excess

The compulsory Contents excess as shown in Your policy Schedule is increased by £&&01 in respect each claim for Fire.

KM/007/A is no longer to be used and will be replaced with KM/007/B

KM/007/B

Policy Group: KM KA KC KV

Level: Buildings - Fire Peril

Title Increased Fire Excess

The compulsory Buildings excess as shown in Your policy Schedule is increased by £&&01 in respect each claim for fire.

KM/011/A is no longer to be used and will be replaced with KM/011/B

KM/011/B

Policy Group: KM KA KC KV

Level: Buildings - Weather Peril

Title Increased Flood Excess

The compulsory Buildings excess as shown in Your policy Schedule is increased by £&&01 in respect each claim for flood.

KM/035/A is no longer to be used and will be replaced with KM/035/B

KM/035/B

Policy Group: KM KA KC KV

Level: Contents - Weather Peril

Title Increased Flood Excess

The compulsory Buildings excess as shown in Your policy Schedule is increased by £&&01 in respect each claim for flood.

KM/010/A is no longer to be used and will be replaced with KM/010/B

KM/010/B

Policy Group: KM KA KC KV

Level: Buildings - Weather Peril

Title Increased Storm Excess

The compulsory Buildings excess as shown in Your policy Schedule is increased by £&&01 in respect each claim for Storm, lightning and falling trees.

KM/034/A is no longer to be used and will be replaced with KM/034/B

KM/034/B

Policy Group: KM KA KC KV

Level: Contents - Weather Peril

Title Increased Storm Excess

The compulsory Contents excess as shown in Your policy Schedule is increased by £&&01 in respect each claim for Storm, lightning and falling trees.

KM/032/A is no longer to be used and will be replaced with KM/032/B

KM/032/B

Policy Group: KM KA KC KV

Level: Contents - Theft Peril

Title Increased Theft Excess

The compulsory Contents excess as shown in Your policy Schedule is increased by £100 in respect each claim for theft and attempted theft.

KM/033/A is no longer to be used and will be replaced with KM/033/B

KM/033/B

Policy Group: KM KA KC KV

Level: Contents – Water Damage Peril

Title Increased Water Damage Excess

The compulsory Contents escape of water excess as shown on Your policy Schedule is increased by £100.

KM/733/A is no longer to be used and will be replaced with KM/733/B

KM/733/B

Policy Group: KM KA KC KV

Level: Contents – Water Damage Peril

Title Increased Water Damage Excess - £150

The compulsory Contents escape of water excess as shown on Your policy Schedule is increased by £150.

KM/833/A is no longer to be used and will be replaced with KM/833/B

KM/833/B

Policy Group: KM KA KC KV

Level: Contents – Water Damage Peril

Title Increased Water Damage Excess - £100

The compulsory Contents escape of water excess as shown on Your policy Schedule is increased by £100.

KM/933/A is no longer to be used and will be replaced with KM/933/B

KM/933/B

Policy Group: KM KA KC KV

Level: Contents – Water Damage Peril

Title Increased Water Damage Excess - £250

The compulsory Contents escape of water excess as shown on Your policy Schedule is increased by £250.