

Contents Level clauses February 2012

KM/017/A

Title Intruder Alarm - Day & Night

Cover for loss or damage caused by Theft or attempted Theft is conditional upon Your Home being protected by an intruder alarm installed by a company approved by an inspectorate which is accredited by the United Kingdom Accreditation Service with an annual maintenance agreement in force.

Whenever Your home is left unattended, the alarm must be set and in full and effective operation, any keys for which must be withdrawn and removed from Your Home. During the period when the household retires for the night, the night setting of the alarm must be set and in full and effective operation and any keys withdrawn and removed to an occupied room.

The alarm company must be informed immediately if any defect is discovered, and You must advise us if You discontinue the maintenance contract or use of the alarm.

If You do not currently have an intruder alarm fitted at Your home, cover in respect of Theft and attempted Theft will remain in force for up to twenty one days from &&01 subject to:

- i) the installation and use of an alarm as specified above;
- ii) the operation of an additional £250 excess until the alarm is fitted.

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/917/A

Title Intruder Alarm - Day & Night

Cover for loss or damage caused by Theft or attempted Theft is conditional upon Your Home being protected by an intruder alarm installed by a company approved by an inspectorate which is accredited by the United Kingdom Accreditation Service with an annual maintenance agreement in force.

Whenever Your home is left unattended, the alarm must be set and in full and effective operation, any keys for which must be withdrawn and removed from Your Home. During the period when the household retires for the night, the night setting of the alarm must be set and in full and effective operation and any keys withdrawn and removed to an occupied room.

The alarm company must be informed immediately if any defect is discovered, and You must advise us if You discontinue the maintenance contract or use of the alarm.

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/018/A**Title Remote Signalling Alarm - Day & Night**

Cover for loss or damage caused by Theft or attempted Theft is conditional upon Your Home being protected by a Remote Signalling intruder alarm installed by a company approved by an inspectorate which is accredited by the United Kingdom Accreditation Service with an annual maintenance agreement in force.

If installed on or after 1st October 2001 the system must incorporate confirmation technology.

Whenever Your Home is left unattended, the alarm must be set and in full and effective operation, any keys for which must be withdrawn and removed from Your Home. During the period when the household retires for the night, the night setting of the alarm must be set and in full and effective operation and any keys withdrawn and removed to an occupied room. When the alarm is set, the means to transmit or receive signals (including the signalling path) must be in full and effective operation.

The alarm company must be informed immediately if any defect is discovered. In the event of You receiving written notification from the Police Authority, regarding withdrawal or possible withdrawal of their services in responding to alarm calls, You must immediately send such notification to Us. You must also advise us if You discontinue the maintenance contract or use of the alarm.

If You do not currently have an intruder alarm fitted at Your Home, cover in respect of Theft and attempted Theft will remain in force for up to thirty days from &&01 subject to:

- i) the installation and use of an alarm as specified above;
- ii) the operation of an additional £250 excess until the alarm is fitted.

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/918/A

Title Remote Signalling Alarm - Day & Night

Cover for loss or damage caused by Theft or attempted Theft is conditional upon Your Home being protected by a Remote Signalling intruder alarm installed by a company approved by an inspectorate which is accredited by the United Kingdom Accreditation Service with an annual maintenance agreement in force.

If installed on or after 1st October 2001 the system must incorporate confirmation technology.

Whenever Your Home is left unattended, the alarm must be set and in full and effective operation, any keys for which must be withdrawn and removed from Your Home. During the period when the household retires for the night, the night setting of the alarm must be set and in full and effective operation and any keys withdrawn and removed to an occupied room. When the alarm is set, the means to transmit or receive signals (including the signalling path) must be in full and effective operation.

The alarm company must be informed immediately if any defect is discovered. In the event of You receiving written notification from the Police Authority, regarding withdrawal or possible withdrawal of their services in responding to alarm calls, You must immediately send such notification to Us. You must also advise us if You discontinue the maintenance contract or use of the alarm.

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/019/A

Title Minimum Security Protections

Cover for loss or damage caused by Theft or attempted Theft is conditional upon Your home being protected in accordance with Our Minimum Security Requirements, detailed below.

Minimum Security Requirements

1. The final exit door is to be fitted with a suitable lock complying with British Standard 3621.
2. All other external doors, unless secured as in 1 above, shall be fitted with top and bottom mortice or surface mounted bolts with detachable keys.
3. Sliding patio doors shall have either
 - i) key operated locks top and bottom in addition to an existing deadlock, or
 - ii) manufacturers multi point (3 or more points) locking device.
4. All external windows opening on the ground floor or opening and accessible on other floors to be fitted with key operated window locks.
5. All external doors, and windows in 4 above, shall be secured using the above mentioned security devices and the keys withdrawn from locks whenever the home is left unattended.
6. When the household retires for the night all external doors and windows specified in 4 above except those in occupied bedrooms, shall be secured with the above mentioned security devices and the keys withdrawn from locks.

If the current security of Your home does not meet Our Minimum Security Requirements, cover in respect of Theft and attempted Theft will remain in force for up to fifteen days from &&01 subject to:

- i) the installation and use of the protections as specified above.
- ii) the operation of an additional £250 excess until the locks are fitted.

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/919/A**Title Minimum Security Protections**

Cover for loss or damage caused by Theft or attempted Theft is conditional upon Your home being protected in accordance with Our Minimum Security Requirements, detailed below.

Minimum Security Requirements

1. The final exit door is to be fitted with a suitable lock complying with British Standard 3621.
2. All other external doors, unless secured as in 1 above, shall be fitted with top and bottom mortice or surface mounted bolts with detachable keys.
3. Sliding patio doors shall have either
 - i) key operated locks top and bottom in addition to an existing deadlock, or
 - ii) manufacturers multi point (3 or more points) locking device.
4. All external windows opening on the ground floor or opening accessible on other floors to be fitted with key operated window locks.
5. All external doors, and windows in 4 above, shall be secured using the above mentioned security devices and the keys withdrawn from locks whenever the home is left unattended.
6. When the household retires for the night all external doors, and windows specified in 4 above except those in occupied bedrooms, shall be secured with the above mentioned security devices and the keys withdrawn from locks.

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/921/A**Title Minimum Security Requirements**

Cover for loss or damage caused by theft or attempted theft is conditional upon Your home being protected in accordance with Our minimum security requirements, detailed below.

Minimum Security Requirements

1. The final exit door is to be fitted with
 - i) a mortise dead lock of 5 or more levers or
 - ii) a suitable lock complying with British Standard 3621 or
 - iii) a 3 bolt multi point locking system.
2. All other external doors, unless secured as in 1 above, shall be fitted with top and bottom mortise or surface mounted bolts with detachable keys.
3. Sliding patio doors shall have either
 - i) key operated locks top and bottom in addition to an existing deadlock, or
 - ii) manufacturers multi point (3 or more points) locking device.
4. All external windows opening on the ground floor or opening and accessible on other floors to be fitted with key operated window locks
5. All external doors, and windows in 4 above shall be secured using the above mentioned security devices and the keys withdrawn from locks whenever the home is left unattended.
6. When the household retires for the night all external doors, and windows specified in 4 above except those in occupied bedrooms, shall be secured with the above mentioned security devices and the keys withdrawn from locks.

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

KM/022/A**Title Valuables Within Contents**

The Valuables limit specified within the definition of Contents is increased to £100,000.

KM/922/A**Title Valuables Within Contents**

The Valuables limit specified within the definition of Contents is increased to 40%.

KM/822/A**Title Valuables Within Contents**

The Valuables limit specified within the definition of Contents is increased to 50%.

KM/722/A**Title Valuables Within Contents**

The Valuables limit specified within the definition of Contents is increased to 60%.

KM/622/A**Title Valuables Within Contents**

The Valuables limit specified within the definition of Contents is increased to 20%.

KM/522/A**Title Valuables Within Contents**

The Valuables limit specified within the definition of Contents is increased to 30%.

KM/023/A**Title Valuables Item Limit**

The limit for any one individual Valuables item within the definition of Contents is increased to 1%.

KM/923/A**Title Valuables Item Limit**

The limit for any one individual Valuables item within the definition of Contents is increased to 20%.

KM/823/A**Title Valuables Item Limit**

The limit for any one individual Valuables item within the definition of Contents is increased to 25%.

KM/723/A**Title Valuables Item Limit**

The limit for any one individual Valuables item within the definition of Contents is increased to 30%.

KM/623/A**Title Valuables Item Limit**

The limit for any one individual Valuables item within the definition of Contents is increased to 10%.

KM/523/A**Title Valuables Item Limit**

The limit for any one individual Valuables item within the definition of Contents is increased to 15%.

KM/925/B**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/B**Title Personal Custody/Safe Warranty - Contents**

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/927/B**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/028/A**Title Coin or Stamp Collection**

1. The &&01 must be kept in a locked cabinet or locked drawer and the key removed out of sight, except when being handled.
2. The amount payable for the loss, destruction or damage of any one item will not exceed two thirds of the value shown in the latest catalogue of Stanley Gibbons or B A Seaby Ltd, whichever is appropriate.
3. The amount payable for the loss, destruction or damage of any one item not specified separately is limited to 5% of the total sum insured on the whole collection or £100 (whichever is less).
4. Any individual unmounted item is not insured.

KM/928/A**Title Coin or Stamp Collection - Contents**

1. Coin collections and stamp collections must be kept in a locked cabinet or locked drawer and the key removed out of sight, except when being handled.
2. The amount payable for the loss, destruction or damage of any one item will not exceed two thirds of the value shown in the latest catalogue of Stanley Gibbons or B A Seaby Ltd, whichever is appropriate.
3. The amount payable for the loss, destruction or damage of any one item not specified separately is limited to 5% of the total sum insured on the whole collection or £100 (whichever is less).
4. Any individual unmounted item is not insured.

KM/973/A**Title Comic Collection**

1. The comics must be kept in a locked cabinet or locked drawer and the key removed out of sight, except when the comics are being handled.
2. The amount payable for the loss, destruction or damage of any one comic not specified as a separate item is limited to 5% of the total sum insured on the whole collection or £100 (whichever is less).

KM/073/A**Title Comic Collection**

1. The comics must be kept in a locked cabinet or locked drawer and the key removed out of sight, except when the comics are being handled.
2. The amount payable for the loss, destruction or damage of any one comic not specified as a separate item is limited to 5% of the total sum insured on the whole collection or £100 (whichever is less).

KM/929/A**Title Medal Collection - Contents**

1. The medals must be kept in a locked cabinet or locked drawer and the key removed out of sight, except when the medals are being handled.
2. The amount payable for the loss, destruction or damage of any one medal not specified as a separate item is limited to 5% of the total sum insured on the whole collection or £100 (whichever is less).
3. Any individual unmounted medal is not insured.

KM/029/A**Title Medal Collection**

1. The medals must be kept in a locked cabinet or locked drawer and the key removed out of sight, except when the medals are being handled.
2. The amount payable for the loss, destruction or damage of any one medal not specified as a separate item is limited to 5% of the total sum insured on the whole collection or £100 (whichever is less).
3. Any individual unmounted medal is not insured.

KM/031/B**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/931/A**Title Increased Fire Excess - £250**

We will not pay the first £250 of each claim in respect of loss or damage caused by fire and smoke.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

KM/731/A**Title Increased Fire Excess**

We will not pay the first £150 of each claim in respect of loss or damage caused by fire and smoke.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

KM/831/A**Title Increased Fire Excess - £100**

We will not pay the first £100 of each claim in respect of loss or damage caused by fire and smoke.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

KM/032/B**Title Increased Theft Excess**

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

KM/932/A**Title Increased Theft Excess - £500**

We will not pay the first £500 of each claim in respect of loss or damage caused by theft or attempted theft.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

KM/832/A**Title Increased Theft Excess - £250**

We will not pay the first £250 of each claim in respect of loss or damage caused by theft or attempted theft.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

KM/632/A**Title Increased Theft Excess**

We will not pay the first £150 of each claim in respect of loss or damage caused by theft or attempted theft.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

KM/732/A**Title Increased Theft Excess - £100**

We will not pay the first £100 of each claim in respect of loss or damage caused by theft or attempted theft.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

KM/033/B**Title Increased Water Damage Excess**

The compulsory Contents escape of water excess as shown on Your policy Schedule is increased by £1.

KM/981/A**Title Increased Water Damage Excess - £250**

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

KM/733/B**Title Increased Water Damage Excess**

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

KM/881/A**Title Increased Water Damage Excess - £100**

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

KM/034/B**Title Increased Storm Excess**

The compulsory Contents excess as shown in Your policy Schedule is increased by £1 in respect each claim for Storm, lightning and falling trees.

KM/982/A**Title Increased Storm Excess - £250**

The compulsory Contents excess as shown in Your policy Schedule is increased by £250 in respect of each claim for Storm, lightning and falling trees.

KM/734/A**Title Increased Storm Excess**

The compulsory Contents excess as shown in Your policy Schedule is increased by £150 in respect of each claim for Storm, lightning and falling trees.

KM/882/A**Title Increased Storm Excess - £100**

The compulsory Contents excess as shown in Your policy Schedule is increased by £100 in respect of each claim for Storm, lightning and falling trees.

KM/035/B**Title Increased Flood Excess**

The compulsory Buildings excess as shown in Your policy Schedule is increased by £1 in respect each claim for flood.

KM/938/A**Title Increased Flood Excess - £15,000**

The compulsory Contents excess as shown in Your policy Schedule is increased by £15,000 in respect of each claim for Flood.

KM/883/A**Title Increased Flood Excess - £12,500**

The compulsory Contents excess as shown in Your policy Schedule is increased by £12,500 in respect of each claim for Flood.

KM/783/A**Title Increased Flood Excess - £10,000**

The compulsory Contents excess as shown in Your policy Schedule is increased by £10,000 in respect of each claim for Flood.

KM/683/A**Title Increased Flood Excess - £7,500**

The compulsory Contents excess as shown in Your policy Schedule is increased by £7,500 in respect of each claim for Flood.

KM/583/A**Title Increased Flood Excess - £5,000**

The compulsory Contents excess as shown in Your policy Schedule is increased by £5,000 in respect of each claim for Flood.

KM/483/A**Title Increased Flood Excess - £2,500**

The compulsory Contents excess as shown in Your policy Schedule is increased by £2,500 in respect of each claim for Flood.

KM/383/A**Title Increased Flood Excess - £1,000**

The compulsory Contents excess as shown in Your policy Schedule is increased by £1,000 in respect of each claim for Flood.

KM/283/A**Title Increased Flood Excess - £250**

The compulsory Contents excess as shown in Your policy Schedule is increased by £250 in respect of each claim for Flood.

KM/936/A**Title Increased Flood Excess**

The compulsory Contents excess as shown in Your policy Schedule is increased by £150 in respect of each claim for Flood.

KM/183/A**Title Increased Flood Excess - £100**

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

KM/038/A**Title Increased Accidental Damage Excess**

The reference to "The first £50 of each claim" under WHAT IS NOT COVERED is amended to:

"The first £01 of each claim" in respect of Accidental Damage.

KM/938/A**Title Increased Accidental Damage Excess - £250**

We will not pay the first £250 of each claim in respect of loss or damage caused by Accidental Damage.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

KM/738/A**Title Increased Accidental Damage Excess**

We will not pay the first £150 of each claim in respect of loss or damage caused by Accidental Damage.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

KM/838/A**Title Increased Accidental Damage Excess - £100**

We will not pay the first £100 of each claim in respect of loss or damage caused by Accidental Damage.

The above amount is in addition to any other amounts specified in this section under WHAT IS NOT COVERED.

KM/039/B**Title Increased Excess - Compulsory**

The compulsory Contents excess as shown in Your policy Schedule is increased by £01.

KM/939/B**Title Increased Excess - Compulsory - £500**

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

KM/839/B**Title Increased Excess - Compulsory - £250**

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

KM/639/A**Title Increased Excess - Compulsory**

The amount we will not pay for each insured event is increased from £100 to £150.

The above amount is in addition to all other amounts specified in this section under WHAT IS NOT COVERED.

KM/739/B**Title Increased Excess - Compulsory - £100**

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

KM/040/A**Title Unattended Vehicles - Cover Restricted**

The maximum amount we will pay under any claim for loss or damage to Contents caused by Theft or attempted Theft from an unattended vehicle whilst within the boundaries of Your Home is limited to £500.

KM/041/A**Title Unattended Vehicles - Cover Excluded**

Cover for loss or damage to Contents caused by Theft or attempted Theft from an unattended vehicle whilst within the boundaries of Your Home is excluded.

KM/063/A**Title Evidence of Value**

You will be required to provide evidence of value in the event of loss or damage to any Specified Valuable Contents item insured for a value in excess of £2,500. For items insured for a value of £5,000 or more the evidence You provide may be in the form of:

- a written valuation no more than five years old, or
- the original purchase receipt.

Failure to produce adequate evidence of value may affect your ability to claim for loss or damage to the item.

KM/071/A

Title Forcible & Violent Entry - Outbuildings

We shall not be liable for loss or damage caused by theft or attempted theft from any outbuilding at Your Home unless forcible and violent means are used to gain entry to or exit from the outbuilding.

KM/072/A

Title Restricted cover from Outbuildings

The most we shall pay in respect of loss or damage caused by theft or attempted theft from any outbuilding at Your Home is limited to £1,000.