



# Contents Insurance Policy Wording

# Useful Addresses And Phone Numbers

## **For enquiries on settlement of claims:**

### **THE LOSS ADJUSTER**

Ryan Direct Group Property Services  
Direct House  
Lacy Way  
Lowfields Business Park  
Elland  
Halifax  
HX5 9DB

**Tel: 0345 671 8171**

## **For general insurance enquiries:**

### **THE INSURER**

RSA  
Ryan Direct Group Property Services  
Quay Point  
Lakeside Boulevard  
Doncaster  
DN4 5PL

**Tel: 0345 671 8171**

**For your protection telephone calls may be recorded and monitored.**

# A guide to your policy

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# Contents Insurance for Tenants and Owner Occupiers of Housing Associations

This **policy** is a contract **you** have made with **us**. **We** will insure **you** during the period of insurance under the terms set out in this document if **you** pay the premium.

**Your application form**, this booklet, **your schedule** and any **endorsements** are all part of **your policy**. **You** should read them together to avoid any misunderstanding. They contain all the details of **your** cover. **You** should also pay particular attention to the Conditions and Exclusions on pages 19 - 23 in this booklet. The conditions on pages 19 - 21 set out the changes in circumstances that could affect **your** cover and when **we** would cancel **your** policy. Please take the opportunity to read the Policy Conditions.

Words with special meanings are listed on pages 4 to 5 and these words are printed in bold type wherever they appear in the **policy**.

The declaration signed by **you** on **your** application form is also part of this contract. **You** must tell **us** as soon as possible of any change to the information given on **your application form**. If **you** do not do this, **your policy** may not be valid. **You** should not wait until **you** renew **your policy**.

**Your** booklet sets out all the circumstances in which **you** can make a claim. This is not a maintenance contract and does not protect **you** or **your household** against every loss.

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live, or, if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

**We** and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or, if **you** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

Policies are underwritten by Royal & Sun Alliance Insurance plc in the United Kingdom.

For **you** protection, telephone calls may be recorded and may be monitored.

Royal & Sun Alliance Insurance plc (No. 93792).  
Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the  
Financial Conduct Authority and the Prudential Regulation Authority.

# Definitions

Any word defined below will have the same meaning wherever it is shown in **your policy** in bold print.

We have listed the definitions in alphabetical order.

## Accidental Damage

Sudden, unexpected and visible damage which has not been caused on purpose.

## Application Form

The form **you** signed which describes **you**, any details relating to **you** or **your** property and all information relevant to the cover which **you** have asked for.

## Buildings

**Your home** and its domestic outbuildings and garages all on the same site, patios, terraces, drives, footpaths, walls, gates, hedges and fences.

### Property NOT covered:

- Any garage or outbuilding which is not on the same site as the **home**.

## Contents

All property including clothing, personal belongings, computer equipment, pedal cycles and **money** in **your home** or its domestic outbuildings or garages all on the same site owned by any member of **your household** or for which they are responsible.

Visitors' **personal belongings** not otherwise insured.

**Contents** shall also include tenants improvements such as internal fixtures (excluding conservatories and greenhouses) installed by **you**.

### Property NOT covered:

- Caravans, boats, motor vehicles, trailers, vessels, aircraft and their respective parts or accessories, any mechanically propelled vehicle (other than lawnmowers, garden machinery and **wheelchairs you use at the home**).
- Living creatures.
- Share certificates other than savings certificates and documents.
- Property **you** use or hold for business or professional purposes.
- Property **you** have more specifically insured by this or another **policy**.

## Credit Cards

Credit, cheque, bankers and cash debit cards which belong to **you** or **your household**.

### Cards NOT covered:

- Store loyalty cards.
- Cards held for any trade, professional or business purposes.

## Domestic Animals

Any cat or dog owned by **you** or any member of **your household**. If more than one animal is insured the terms, conditions and exclusions of this section will apply to each as if they had been insured separately.

### Animals NOT covered:

- Whilst in quarantine.
- If they are used primarily for showing, working or breeding.
- If they are not owned solely by **you**.
- If they are 9 years or older.
- If they have any physical defect, illness or disease known to **you** or any member of **your household** when the **policy** was taken out or at renewal.
- Outside the British Isles.

# Definitions

## Endorsement

An agreed change in the terms (or a change in details) of **your policy**.

## Heave

Upward and/or lateral movement of the site on which **your buildings** stand caused by swelling of the ground.

## Home

The private house, bungalow or self contained flat at the address shown in **your schedule**.

## Landslip

Downward movement of sloping ground.

## Loss Adjuster

The firm which will handle **your** claim whose name and address are shown on back cover of this booklet.

## Money

Cash, bank and currency notes, cheques, **money** and postal orders, postage stamps (not part of a collection), savings stamps and savings certificates, premium bonds, luncheon vouchers, travellers cheques, phone cards, seasonal travel tickets and gift tokens **you** use or hold only for private, social and domestic purposes.

### **Property NOT covered:**

- Share certificates other than savings certificates and documents.
- Property **you** hold for business or professional purposes.
- Promotional vouchers, lottery and raffle tickets.
- Air miles vouchers.

## Period of Insurance

The period starting and ending on those dates shown in **your schedule** and for any following period but only if **we** accept **your** renewal premium.

## Personal Belongings

Property **you** normally wear or use and **you** carry in everyday life.

### **Property NOT covered:**

- Tools or instruments **you** use or hold for business or professional purposes.

## Policy

**Your application form**, this booklet, **your schedule** and any endorsements.

## Schedule

The document which describes **you**, the **sum Insured** and any details of **your policy** that relate to **you**.

## Subsidence

Downward movement of the site on which **your buildings** stand by a cause other than the weight of the **buildings** themselves.

## Sum Insured

The amount for which **your contents** are insured as shown in **your** current **schedule**.

# Definitions

## **Unoccupied**

Not lived in by **you** or any member of **your household** or by any other person with **your** permission.

## **We, Us, Our**

Royal & Sun Alliance Insurance plc.

## **Wheelchairs**

**Wheelchairs** and powerchairs which are not licensed to use on the road and cannot go faster than 8 mph.

## **You, Your**

Those named in **your Schedule**.

## **Your Household**

**You** and **your** family (including **your** partner and all children) who normally live with **you**.

# What we will cover

We will pay for loss or damage to **your contents** by the following causes while they are in **your home** or its domestic outbuildings or garages which are all on the same site.

a) Fire.

**We will NOT pay for the following:**

- Loss or damage caused by scorching without a fire actually starting.

b) Explosion, Lightning, Earthquake.

c) Smoke.

**We will NOT pay for the following:**

- Loss or damage caused by smog, agricultural or industrial operations or anything which happens gradually.

d) Water or oil escaping from any fixed water or heating installation or domestic appliance including fixed fish tanks.

**We will NOT pay for the following:**

- Damage to any part or appliance from which the water or oil escapes.
- Loss or damage which happens after **your home** has been **unoccupied** for 35 days in a row.

e) The **buildings** being hit by an aircraft, flying object or anything falling from them, or by a vehicle, train or animal.

**We will NOT pay for the following:**

- Damage caused by any insect, vermin, bird or domestic animal.

f) Falling trees or branches.

g) Riot, civil commotion, strikes, labour or political disturbances.

h) Malicious persons or vandals.

**We will NOT pay for the following:**

- Loss or damage which happens after **your home** has been **unoccupied** for 35 days in a row.
- Loss or damage caused by **you** or **your household**.
- Loss or damage while **your home** or any part of it is lent or let to any people other than a member or **your household** or lived in by paying guests unless force and violence is used to get into or out of **your home** or its domestic outbuildings or garages

i) Storm or flood.

**We will NOT pay for the following:**

- Damage caused by dampness or condensation.

Certain limits apply to sections of this **policy**. You will find these limits on page 17.



## What we will cover

### j) Subsidence or heave of the site beneath the buildings, or landslip.

**We will NOT pay for the following:**

- Damage caused by new structures bedding down or newly made-up ground settling.
- Damage resulting from solid floor slabs moving unless the foundations beneath the outside walls of **your home** are damaged at the same time.
- Damage caused by the river bank, river bed or coast wearing away.
- Damage resulting from demolition or structural repairs or alterations to the **buildings**.
- Damage resulting from faulty workmanship, defective design or materials.

### k) Theft or attempted theft.

**We will NOT pay for the following:**

- Theft of **money** or **credit cards** unless force and violence is used to get into or out of **your home**.
- Loss or damage caused by **you** or **your household**.
- Loss while **your home** or any part of it is lent or let to any people other than a member of **your household** or lived in by paying guests unless force and violence is used to get into or out of **your home** or its domestic outbuildings or garages.
- Loss of **money** or **credit cards** from domestic outbuildings or garages.
- Loss or damage which happens after **your home** has been **unoccupied** for 35 days in a row.
- Loss of clothes from a garden clothes line or from an unlocked drying area.
- Use of **credit cards** by any of **your household** without the permission of any authorised cardholder.
- Loss which results from any authorised cardholder not following the terms and conditions under which the credit card was issued.

## What We Will Also Cover

This Cover also provides insurance against:

### a) Rent or other accommodation

If **your home** cannot be lived in because of the causes listed in 'What **We** Will Cover', **we** will pay for:

- rent which **you** have to pay for parts of **your home** which cannot be lived in; or
- the extra costs of similar accommodation until **your home** is fit to live in again including the cost of kennel accommodation for domestic pets.

**We will NOT pay for the following:**

- Costs which **you** pay or agree to pay without **our** permission

Certain limits apply to sections of this **policy**. **You** will find these limits on page 17.

# What We Will Also Cover

## b) Temporary removal

**We will pay** for loss of or damage to the **contents** by any of the causes listed in 'What **We Will Cover**' while **you** temporarily remove them from **your home** or its domestic outbuildings or garages to:

- an occupied **home** or any building where any member of **your household** is living or carrying on their business within the British Isles for up to 35 days in a row;
- a bank safe deposit.

**We will NOT pay for the following:**

- Loss or damage caused by malicious persons or vandals.
- Loss or damage by theft or attempted theft unless force and violence is used to get into or out of a building.

## c) Replacing documents

**We will pay** for the cost of replacing deeds, bonds, share certificates or similar private documents if they are lost or damaged by any of the causes listed in 'What **We Will Cover**' while in **your home** or lodged with **your** mortgage lender, bank or solicitor.

**We will NOT pay for the following:**

- Negotiable share certificates or negotiable bonds.

## d) Televisions, video players and recorders, hi-fi systems, satellite decoders, DVD players and computer equipment, mirrors, ceramic hobs in cookers and fixed glass in furniture.

**We will pay** for **accidental damage** to televisions, video players and recorders, hi-fi systems, satellite decoders, DVD players and computer equipment in **your home**, and fixed aerials, masts and satellite dishes attached to **your home**.

**We will pay** for accidental breakage of mirrors, ceramic hobs in cookers and fixed glass in furniture in **your home**.

**We will NOT pay for the following:**

- Loss or damage which happens after **your home** has been **unoccupied** for 35 days in a row.
- Mechanical or electrical breakdown.
- Damage caused by putting together or taking apart the apparatus.
- Laptops and damage to items designed to be portable (other than televisions), recording tapes, discs or computer games.

## e) Deep freezer contents

**We will pay** for loss of or damage to food in a domestic deep freezer in **your home** caused by a rise or fall in temperature or contamination from refrigerant or refrigerant fumes.

**We will NOT pay for the following:**

- Loss or damage because of the power supply authority deliberately cutting off or withholding **your power supply**.
- Loss or damage to food in **your** deep freezer resulting from **accidental damage** other than the causes listed in 'What **We Will Cover**'.
- Loss or damage resulting from negligence by **you** or any member of **your household**.

## f) Lost or Stolen keys

**We will pay** to replace or install locks or keys to any outside door of **your home** or burglar alarm if the keys have been lost or stolen.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 17.

## What We Will Also Cover

### g) Metered water and oil for heating

We will pay **you** for loss of metered water or oil if the loss is caused by **accidental damage** to **your** fixed domestic water or heating installation.

**We will NOT pay for the following:**

- Loss or damage which happens after **your home** has been **unoccupied** for 35 days in a row.

### h) Professional Removals

We will pay for **accidental damage** or loss while a professional removal firm are moving **your contents** from **your home** directly to **your** new permanent home in the British Isles.

**We will NOT pay for the following:**

- Loss or damage by mechanical, electrical or electronic fault or breakdown.
- Damage to china, glass, pottery or other items of a similar nature which are fragile, unless they have been packed by professional packers
- Loss or damage while **your contents** are in storage or being moved to or from storage.
- Loss of **money**

### i) Temporary Increase in the Sum Insured

We will pay for loss or damage to wedding gifts while in **your home** or in a building where the wedding reception is being held, or in the married couple's **home** for 14 days before and after the wedding.

We will pay for loss or damage to Christmas gifts while in **your home** for the months of November, December and January.

**We will NOT pay for the following:**

- Loss or damage which happens after **your home** has been **unoccupied** for 35 days in a row.
- Loss or damage by theft or attempted theft unless force and violence is used to get into or out of a building other than **your home**.

### j) Bogus Officials

We will pay for the theft of **money** following illegal entry into **your home** by a person/persons falsely claiming to be an official.

**We will NOT pay for the following:**

- Any theft that has not been reported to the police within 24 hours (**you** must obtain a crime reference number).

### k) Contents in the open

Loss of or damage to **your contents** while in the open on the land belonging to **your home** caused by:

- Fire.

**We will NOT pay for the following:**

- Loss or damage caused by scorching without a fire actually starting.
- Explosion, lightning, earthquake.
- Smoke.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 17.

# What We Will Also Cover

**We will NOT pay for the following:**

- Loss or damage caused by smog, agricultural or industrial operations or anything which happens gradually.
- Oil escaping from any fixed storage tank.
- The **buildings** being hit by an aircraft, flying object or anything falling from them, or by a vehicle, train or animal.

**We will NOT pay for the following:**

- Damage caused by any insect, vermin, bird or domestic animal.
- Falling trees or branches.
- Riot, civil commotion, strikes, labour or political disturbances.
- Malicious persons or vandals.

**We will NOT pay for the following:**

- Loss or damage which happens after **your home** has been **unoccupied** for 35 days in a row.
- Loss or damage caused by **you** or **your household**.
- Storm or flood.

**We will NOT pay for the following:**

- Damage caused by dampness or condensation.
- Theft or attempted theft.

**We will NOT pay for the following:**

- Theft of **money** or **credit cards**.
- Loss or damage caused by **you** or **your household**.
- Loss while **your home** or any part of it is lent or let to any people other than a member of **your household** or lived in by paying guests.
- Loss or damage which happens after **your home** has been **unoccupied** for 35 days in a row.

## l) Students possessions

**We** will pay for loss of or damage by any of the causes listed in 'What **We** Will Cover' to the **contents** of students in **your household** while they are temporarily removed from **your home** or its domestic outbuildings or garages to:

- an occupied private dwelling; or
- any other building;

where any member of **your household** is living or studying, while they are away from **home** at university, college or school within the British Isles.

**We will NOT pay for the following:**

- Loss or damage if the premises where **your contents** are temporarily kept are left for more than 35 days in a row without any person residing or living there.
- Loss or damage by theft or attempted theft unless force and violence is used to get into or out of a building.
- Loss or damage caused by malicious persons or vandals.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 17.

# Accidental Damage Extension To Contents Insurance

**Accidental damage** insurance is an extension to household contents insurance. This section will only apply if you have chosen the **accidental damage** extension, and if it is shown on **your** latest **schedule**.

**We** will pay for **accidental damage** to **your contents** while they are in **your home** or its domestic outbuildings or garages all on the same site.

***We will NOT pay for the following:***

- Damage to contact lenses.
- Damage to food, drink and plants.
- Damage to clothing.
- Sporting equipment whilst in use.
- Damage by any cover listed elsewhere in the Contents section and damage which is specifically excluded under that cover.
- Damage as a result of household removal.
- Damage arising from loss in value or consequential loss.
- Damage caused by scratching, denting, wear and tear, rot, fungus, insects, vermin, woodworm, moths, frost, weather conditions, fading, dyeing, any process of cleaning or restoring, anything that happens gradually, maintenance, repair or dismantling, electrical or mechanical breakdown or faulty workmanship design or materials.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 17.

# Personal Belongings

**Personal belongings** insurance is an extension to household contents insurance. This section will only apply if you have chosen the **personal belongings** extension, and if it is shown on **your** latest **schedule**.

We will pay for loss or damage to **personal belongings**, pedal cycles (including accessories) and sports equipment which are owned by any member of **your household** or for which they are responsible, in the British Isles and temporarily elsewhere within the European Union while in the possession of any member of **your household**.

**We will NOT pay for the following:**

- The excess shown in **your schedule**.
- Loss or damage to:
  - motor vehicles, mechanically propelled or assisted vehicles, aircraft, trains and boats, gliders, hang-gliders, wetbikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached.
  - furs or guns
  - individual charms unless soldered to the bracelet
  - sports equipment whilst in use
  - contact or corneal lenses, hearing aids and dentures
  - musical instruments
  - anything used for any trade, professional or business purposes
  - china, glass, pottery and any other items of a similar nature which are fragile
- Loss or damage by domestic pets.
- Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customers or other official bodies.
- Theft from motor vehicles unless at the time of the loss or damage:
  - someone aged 16 or over was in the motor vehicle; or
  - the motor vehicle was securely locked; and
  - force and violence were used to get into the motor vehicle; and
  - the items stolen were out of sight in a locked luggage boot, luggage or glove compartment.
- Loss or damage in **your home** when **your home** has been **unoccupied** for 35 days in a row.
- Loss or damage in **your home** by theft, malicious acts or vandalism while **your home** or any part of it is lent or let to any people other than a member of **your household** or lived in by paying guests unless force and violence is used to get into or out of **your home** or its domestic outbuildings or garages.
- Loss by deception unless the only deception is someone tricking their way into **your home**.
- **Money, credit cards**, securities and documents of any kind.
- Loss or damage to a pedal cycle used for racing, pace making, taking part in speed or reliability trails or while practising for any of them.
- Loss of a pedal cycle when left in a public place without being attached by a chain and padlock or other equivalent security device to a permanently fixed structure.
- Theft of pedal cycle accessories unless the pedal cycle is stolen at the same time.
- Loss or damage after your **personal belongings**, pedal cycles and valuable items have been outside the United Kingdom, the Isle of Man and the Channel Islands for a total of more than 14 days in any **period of insurance**.

Certain limits apply to sections of this **policy**. You will find these limits on page 17.

## Hearing Aids And Wheelchairs

Hearing aids and **wheelchairs** insurance is an extension to household contents insurance. This section will only apply if **you** have chosen the extension, and if it is shown on **your** latest **schedule**.

**We** will pay for loss or damage to hearing aids and **wheelchairs** which are owned by any member of **your household** or for which they are responsible, in the British Isles and temporarily elsewhere within the European Union while in the possession of any member of **your household**.

**We will NOT pay for the following:**

- The excess shown in **your schedule**.
- Anything used for any trade, professional or business purposes.
- Loss or damage by domestic pets.
- Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies.
- Theft from motor vehicles unless at the time of the loss or damage:
  - someone aged 16 or over was in the motor vehicle; or
  - the motor vehicle was securely locked; and
  - force and violence were used to get into the motor vehicle; and
  - the items stolen were out of sight in a locked luggage boot, luggage or glove compartment.
- Loss or damage in **your home** when **your home** has been **unoccupied** for 35 days in a row.
- Loss or damage in **your home** by theft, malicious acts or vandalism while **your home** or any part of it is lent or let to any people other than a member of **your household** or lived in by paying guests unless force and violence is used to get into or out of your home or its domestic outbuildings or garages.
- Loss by deception unless the only deception is someone tricking their way into **your home**.
- Loss or damage after **your** hearing aid or **wheelchair** have been outside the United Kingdom, the Isle of Man and the Channel Islands for a total of more than 14 days in any **period of insurance**.

## Garden Huts, Garages and Greenhouses Extension to Household Contents Insurance

This section will only apply if **you** have chosen the garden huts, garages and greenhouses extension, and if it is shown on **your** latest **schedule**.

**We** will pay for loss or damage, by any of the causes listed in - What **We** will cover, to **your** garden hut, garage or greenhouse which are all on the same site as **your home**.

**We will NOT pay for the following:**

- Loss or damage by any of the causes listed in What **We** Will Cover and which is specifically under that cover.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 17.

# Domestic Animals

This cover provides insurance against:-

a) **Death resulting from an accident sustained in the British Isles during the period of insurance.**

***We will NOT pay for the following:***

- Slaughter without **our** consent unless immediate slaughter on humane grounds is considered necessary by a veterinary surgeon.
- Breeding.
- Death as a result of surgery not necessitated by accidental bodily injury nor necessary to save the insured animals life.

# Tenant's Liability Cover

**We** insure **You** for all sums which **You** are liable to pay under the Terms of **Your** tenancy agreement for:

a) **Buildings**

Damage to the **Buildings**, including external glazing, by any of the causes listed in 'What **We** Will Cover'.

***We will NOT pay for the following:***

- Loss or damage arising from Fire, **Subsidence, Heave or Landslip.**
- Loss or damage to gates, hedges and fences

b) **Decorations**

Damage to **your** decorations inside the **Buildings** from any of the causes listed in 'What **We** Will Cover'.

Damage to **your** decorations by emergency services.

**We** will pay for damage to **your** decorations caused by the emergency services while getting into **your home** to deal with an emergency.

c) **Accidental breakage of sanitary ware fixed to and forming part of your Home.**

Certain limits apply to sections of this **policy**. **You** will find these limits on page 17.



# Accidental Death

**We** insure **you** or any member of **your household** against death as long as the death happens within three months of and arises directly out of one of the following events:

- a) An accident, assault or fire which happens in or about the **buildings**.
- b) An accident while travelling as a passenger by train, bus or taxi.
- c) An assault in the street.

The incident must happen within the British Isles and during the period of insurance.

**We will NOT pay for the following:**

- Any amount exceeding the limit shown on **your** summary of limits.

# Settling Claims For Contents Cover

Provided the loss or damage is covered under **your policy**, **we** will settle **your** claim as explained below, subject to the maximum amount payable.

1. a. Where the damage can be economically repaired **we** will pay the cost of repair.  
b. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality.  
c. Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value. For clothing and household linen **we** may take off an amount for wear and tear.  
d. Where **we** can offer repair or replacement through a preferred supplier, but instead you request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.
2. **We** will not pay the cost of replacing or changing undamaged items or parts of items which belong to a set or suite, or which have a common design or use such as suites of furniture and carpets which are only damaged in one area, when the loss or damage relates to a specific part or part of an item or to a clearly defined area.
3. **We** will not pay for any loss of value to any item which **we** have repaired or replaced.
4. Where an excess applies, this will be taken off the amount of **your** claim.
5. If loss or damage happens and the **sum insured** on **your** schedule is less than the cost of replacing all **your contents** as new (less an amount **we** take off for wear and tear on clothing and household linen), **we** will only pay for part of the loss or damage. For example, if **your sum insured** only covers half of the cost of replacing the **contents**, **we** will only pay half of **your** claim.
6. The most **we** will pay for any one claim is the amount it will cost us to replace all **your contents** as new but not more than the **sum insured** shown on **your** schedule.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 17.

## Settling Claims For Personal Belongings, Wheelchairs and Hearing Aids Cover

Provided the loss or damage is covered under **your policy**, **we** will settle **your** claim as explained below, subject to the maximum amount payable as shown on **your schedule**.

1.
  - a. Where the damage can be economically repaired **we** will pay the cost of repair.
  - b. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality.
  - c. Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with you based on the replacement value. For clothing and household linen **we** may take off an amount for wear and tear.
  - d. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.
2. **We** will not pay for any loss of value to any item which **we** have repaired or replaced.
3. Where an **excess** applies, this will be taken off the amount of **your** claim.
4. The most **we** will pay for any one claim is the amount it will cost **us** to replace all **your personal belongings**, hearing aids and **wheelchairs** as new but not more than the **sum insured** shown on **your** schedule.

## Settling Claims for Domestic Animals Cover

**We** will pay the cost of replacing the insured animal with another of the same breed, sex and pedigree as the insured animal.

The maximum amount payable is £200.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 17.

# Settling Claims

## Summary of Limits

Maximum Amount Payable - The most **We** will pay for any one incident is as follows:

<b>1 Contents</b>	- the <b>sum insured</b> up to the following limits
i - Pictures, works of art, binoculars, cameras and equipment, collection of coins, medals or stamps, jewellery, watches, clocks and furs - Any other property made of precious metal - Tenants improvements	- 1/3 in all of the <b>sum insured on contents</b> subject to a single article limit of £1,250  - 1/3 in all of the <b>sum insured on contents</b> subject to a single article limit of £1,250 - 20% in all of the <b>sum insured on contents</b>
ii <b>Money and credit cards</b> Cover for the unauthorised or fraudulent use of <b>your credit cards</b> . Where <b>you</b> have reported <b>your credit card</b> for unauthorised or fraudulent use, in most cases <b>you</b> will only be liable for the first £50 of the claim.	- £500
iii Satellite Dishes	- £250
iv Replacing documents	- £200
v Visitors <b>Personal Belongings</b>	- £250
vi Lost or stolen keys	- £500
vii Rent or other accommodation	- 20% in all of the <b>sum insured on contents</b>
viii Tenants liability	- 20% in all of the <b>sum insured on contents</b>
ix Accidental death	- £5,000
x Audio or visual discs, tapes or cassettes of any kind, including computer software	- £750 in all
xi Metered water and oil	- £1,000
xii Temporary Increase in the <b>sum insured</b>	- 10% in all of the <b>sum insured on contents</b>
xiii Bogus Officials	- £200
xiv <b>Contents</b> in the open	- £250
xv Students possessions	- £2,500
xvi <b>Personal belongings</b>	- The sum insured shown on <b>your schedule</b> subject to a single article limit of £250
xvii <b>Wheelchairs</b>	- The sum insured shown on <b>your schedule</b>
xviii Hearing aids	- The sum insured shown on <b>your schedule</b>
xix Garden Huts, garages and greenhouses extension to household contents insurance	- £500
<b>2 Theft of contents</b> in domestic outbuildings, and garages all on the same site.	- The amount payable will be the lower of £2,000 or the amount shown in paragraphs I – xv above.

**We** will not reduce the **sum insured** on contents after **we** pay a claim.

# Third Party Liability

**We** will provide insurance for any amounts which **you** or any member of **your household** legally have to pay for causing:

- accidental bodily injury, death or disease to any person;
- the accidental loss of or damage to physical property.

**We** will only pay this if it arises out of **you** or **your household**:

- a) living in (but not owning) the **buildings** or the land belonging to **your home**;
- b) being a neighbourhood or **Home** Watch Co-ordinator; or
- c) being in any other personal capacity in the British Isles or anywhere in the World during a temporary visit.

**We** will pay:

Up to £2,500,000 for any incident not involving domestic employees plus any other costs, expenses and solicitor's fees which **you** or any member of **your household** have to pay, as long as **we** agree by letter.

Up to £5,000,000 for any incident involving liability to any of **your household's** domestic employees plus any other costs, expenses and solicitor's fees which **you** or any member of **your household** have to pay, as long as **we** agree by letter.

If **you** or any member of **your household** claiming dies, **your** legal representatives will have the protection of this cover.

**We will NOT pay for liability arising directly or indirectly from any of the following:**

- Any injury, death or disease to any member of **your household** other than **your** domestic employees.
- Loss of or damage to property any members of **your household** owns or looks after.
- Any agreement unless **you** would have had the liability if the agreement did not exist.
- Any member of **your household's** employment, business or profession.
- Any member of **your household** passing on any disease or virus.
- Mechanically or electrically propelled vehicles other than motorised gardening equipment and wheelchairs.
- Injury, death, disease or damage arising out of:
  - a) **your household** owning land or **buildings**
  - b) any member of **your household** living on land or **buildings** other than the **buildings** or the land belonging to **your home**
  - c) using horses for racing or steeplechasing
  - d) lifts (other than stairlifts), boats, aircraft ,or caravans any member of **your household** owns or looks after.

# Conditions Which Apply To Your Whole Policy

These are the conditions of the insurance **you** and **your Household** will need to meet as **your** part of this contact. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your policy** might be invalid.

## 1. Eligibility

**You** must be a Tenant of the Landlord to be eligible for this insurance **policy**. Should **you** cease to be a Tenant, **you** will no longer be eligible for this insurance and cover provided by this **policy** will cease. **You** must make alternative insurance arrangements.

## 2. Renewing the policy

**We** will renew the insurance each year on the date shown on **your schedule**. **We** will send **you** a **schedule** showing the new terms to replace the existing **schedule**. When **you** join, **you** will stay in the scheme until **you** write to the **us** asking to cancel the **policy**. If **you** accept the new terms, **your** insurance cover will continue.

If **you** do not receive a replacement **schedule** within one month of renewing **your policy**, **you** should contact **us** at the address shown on the back of this booklet.

## 3. Telling us about a claim

**You** must obtain a claim form from the Landlord. If there has been theft or attempted theft or vandalism or malicious damage, **you** must tell the police within 24 hours of discovering the loss or damage and ask for an incident number.

## 4. What to do

**You** must fill in the claim form and send it to the **Loss Adjuster** at the address shown on the claim form as soon as possible. **We** will not pay for any claim which **you** do not send to the **Loss Adjuster** within 60 days of the event.

## 5. Rights and responsibilities

**We** may need to get into a building that has been damaged to save anything **we** can and to make sure no more damage happens. **You** must help **us** or the **Loss Adjuster** to do this but **you** must not leave **your** property with **us** as **our** responsibility.

Any claim form, application notice, legal document or other correspondence must be sent to **us** or to the **Loss Adjuster** as soon as possible. **You** must not admit, settle, reject, negotiate or promise to pay any claim without **our** written permission. **We** will not unreasonably hold back **our** permission.

**We** have the right, at **our** expense and in **your** name to:

- take over the defence or settlement of any claim;
- start legal action to get compensation from anyone else; or
- start legal action to get back from anyone else any payments that have already been made.

**You** must provide **us** or the **Loss Adjuster**, with all the information **we** or they ask for about the claim, including written estimates and proof of ownership and value. Where **we** or the **Loss Adjuster** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the information. Do not dispose of any damaged items until **we** or the **Loss Adjuster** have had the opportunity to inspect them. **You** must also help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

# Conditions Which Apply To Your Whole Policy

## 6. Cancelling the policy

**You** may cancel **your policy** by giving **us** 14 days notice in writing. **We** will confirm cancellation in writing. If **you** do not receive written confirmation of cancellation it may mean **your** cover has not been cancelled so **you** should contact **us**. **You** may have to continue to pay premiums until **you** receive **our** acknowledgement.

### **Cancellation by you within the first 14 days**

If having examined **your policy** **you** decide not to proceed with the insurance, **you** will have 14 days to cancel it starting on the day **you** receive the **policy** documentation.

On receipt of **your** written notice, **we** will refund any premiums already paid, unless **we** have already been notified of a claim.

### **Cancellation by you after the first 14 days**

If **you** cancel the policy after 14 days of the date you receive **your** policy documentation, **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claim has been made during the current **period of insurance**.

### **Where we cancel your policy**

Please also refer to the Fraud condition on page 20 and to the Changes in Circumstances condition on page 21 of this **policy**.

**We** may also cancel the **policy** where **we** have identified serious grounds, such as;

- failure to provide **us** with information **we** have requested that is directly relevant to the cover provided under this **policy** or any claim;
- the use or threat of violence or aggressive behaviour against **our** staff, contractors or property;
- the use of foul or abusive language;
- nuisance or disruptive behaviour

**we** will contact **you** at **your** last known address and, where possible, seek an opportunity to resolve the matter with **you**. Where a solution cannot be agreed between **us**, **we** may cancel the **policy** by giving **you** 14 days notice.

This will not affect **your** right to make a claim for any event that happened before the cancellation date. If **we** cancel the **policy** **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claim has been made during the current **period of insurance**.

## 7. Paying your Premiums

**You** should make sure **you** pay every premium on time.

If **you** miss a payment, **we** may not pay a claim. If **you** are more than six weeks late, **we** will cancel **your policy**. **We** will give **you** at least 14 days notice at **your** last known address.

## 8. Fraud

If any claim is fraudulent or if **your household** or anyone acting for **your household** is dishonest in claiming any benefit under **your policy**, **you** will lose all benefits under **your policy**.

# Conditions Which Apply To Your Whole Policy

## 9. Changes in your circumstances

Using the address on the front of **your schedule**, **you** must tell **us** within 30 days as soon as **you** know about any of the following changes:

- A permanent change of address.
- If someone lives in **your home** other than **you** or **your household**.
- If the **home** is used for any business or professional purposes.
- If **your home** is **unoccupied** for more than 60 days in a row.
- Work on the **home** other than routine maintenance or decoration.
- If **You** or any member of **your household** is convicted of any offence other than parking or speeding offences or offences which are spent under the Rehabilitation of Offenders Act 1974.
- Any change in the **sum insured**.
- If **you** stop being a Tenant of the Landlord.

**We** may re-assess **your** cover and premiums when **we** are told about changes in **your** circumstances. If **you** do not tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, **we** may be entitled to reject payment of a claim or a payment could be reduced. In certain circumstances **your policy** might be invalid, and **you** may not be entitled to a refund of premium.

## 10. Taking Care

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

## 11. Other Insurance

If a claim is covered under **your policy** and this claim is covered by any other insurance, **you** must provide **us** with full details of the other insurance **policy**. **We** will only pay **our** share of the claim.

## 12. Transferring your Interest in the Policy

**You** cannot transfer **your** interest in the **policy** to anyone else unless **you** have obtained **our** written permission.

## 13. Financial Sanctions

**We** will not provide any cover or be liable to provide any indemnity, payment or other benefit under this **policy** where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **period of insurance** **we** may cancel this **policy** immediately by giving **you** written notice at **your** last known address. If **we** cancel the **policy** **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claims have been paid or are outstanding.

# Exclusions Which Apply To Your Whole Policy

We will not pay for:

## 1. Matching items

The cost of replacing any undamaged items or parts of items forming part of a set, suite, carpet or other articles of a similar nature, colour or design where the remaining item or items are still usable and the loss or damage occurs:

- within a clearly identifiable area or to a specific part and
- replacements cannot be matched.

## 2. 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**.

## 3. Loss of value

Depreciation or loss in value of property.

## 4. Wear and tear, maintenance, breakdowns, leaks and gradually operating causes

- wear and tear, rusting or corrosion
- fungus, mildew or any other gradually operating cause
- frost (other than bursting water tanks, pipes or appliances caused by freezing), atmospheric or climatic conditions
- damage caused by cleaning, repairing, restoring or renovating
- the cost of maintenance and normal redecoration
- failure of double glazing seals.

## 5. Rot

Any loss or damage caused by wet rot or dry rot whether or not this was caused directly or indirectly by any other risk included in this insurance.

## 6. Indirect losses

Any loss or cost that is not directly caused by the event that led to **your** claim.

## 7. Property more specifically insured

Property more specifically insured by another **policy**.

## 8. Telling us about claims

Any claim which **you** do not send to the **Loss Adjuster** within 60 days of the event.

## 9. Radioactive contamination

Loss or damage to property, liability, expense or injury directly or indirectly caused by or arising from:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

## 10. War risks

Any loss or damage by any sort of war, invasion or revolution.

## 11. Sonic bangs

Loss or damage caused by pressure waves from aircraft or other flying objects travelling at or above the speed of sound.



# Exclusions Which Apply To Your Whole Policy

## 12. Confiscation

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

## 13. Dangerous Dogs Act 1991

Liability arising directly or indirectly from injury, death, disease (other than to a domestic employee) or damage caused by any dog of a type to which Section 1(1) of the dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991 applies.

## 14. Programme failure of Computer Chips or Computer Software

Any loss or damage caused directly or indirectly by:

- failure of the programming of computer chips or computer software to correctly recognise any date;
- computer viruses.

This exclusion applies only to anything, insured by this **policy**, which has in it the computer chip or computer software which is affected by the failure or virus.

## 15. Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purpose of this exclusion, "terrorism" means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

## 16. Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by or arising from pollution or contamination unless caused by:

- was the result of an intentional act; or
- was expected or should have been expected; or
- was not caused by a sudden incident; or
- was not during any **period of insurance**.

# Legal Helpline

This service is operated by FirstAssist Services Limited on behalf of **us** and will provide **you** with advice on a private problem relating to the laws of the United Kingdom.

**Your** Helpline number is: **0845 330 8022** (It is available 24 hours a day) **Ref. 33962**

## ***Your Helpline does not provide:***

- Advice relating to business affairs
- Advice which cannot be provided over the telephone.

## What To Do If You Need To Make A Complaint

### **Our Commitment to Customer Service**

At Ryan Direct Group, **we** are committed to going the extra mile for **our** customers. If **you** believe that **we** have not delivered the service **you** expected, **we** want to hear from **you** so that **we** can try to put things right. **We** take all complaints seriously and following the steps below will help **us** understand **your** concerns and give **you** a fair response.

### **How to make a complaint**

#### **Step 1**

If **your** complaint relates to **your policy** then please contact the Landlord / Customer Services number shown on **your** renewal letter.

If **your** complaint relates to a claim then please call the claims helpline number shown in **your policy** booklet.

**We** aim to resolve **your** concerns by close of the next business day. Experience tells **us** that most difficulties can be sorted out within this time.

#### **Step 2**

In the unlikely event that **your** concerns have not been resolved within this time, **your** complaint will be referred to **our** Customer Relations Team who will arrange for an investigation on behalf of **our** Chief Executive. Their contact details are as follows:

**Post:** RSA  
Ryan Direct Group Property Services  
Quay Point  
Lakeside Boulevard  
Doncaster DN4 5PL

**Email:** [customer.relations@directgroup.co.uk](mailto:customer.relations@directgroup.co.uk)

# What To Do If You Need To Make A Complaint

## **Our promise to you:**

### **We will**

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep **you** informed of progress
- Do everything possible to resolve **your** complaint
- Use the information from **your** complaint to proactively improve **our** service in the future.

Once **we** have reviewed **your** complaint **we** will issue **our** final decision in writing within 8 weeks of the date **we** received **your** complaint.

## **If you are still not happy**

If **you** are still unhappy after **our** review, or **you** have not received a written offer of resolution within 8 weeks of the date **we** received **your** complaint, **you** may be eligible to refer **your** case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

**Post:** Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
Telephone:0800 0234567 (for landline users)  
Telephone:0300 1239123 (for mobile users)

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**You** have six months from the date of **our** final response to refer **your** complaints to the FOS. This does not affect **your** right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

## **Thank you for your feedback**

**We** value **your** feedback and at the heart of **our** brand **we** remain dedicated to treating **our** customers as individuals and giving them the best possible service at all times. If **we** have fallen short of this promise, **we** apologise and aim to do everything possible to put things right.

# Making A Claim

## This does not form part of this Policy

### What to do if your property is lost or damaged

Naturally **we** hope **you** won't have any loss or damage but if **you** do, the following advice might be useful.

- First of all, look at **your policy** to check that the loss or damage is covered. Read carefully any exclusions or conditions that may apply.
- Contact the Landlord on the telephone number shown on the back cover of this booklet for a claim form. When **you** have filled this in, please return it to the **Loss Adjuster** who will deal with **your** claim.
- Please do not dispose of damaged items before the **Loss Adjuster** has had the opportunity to inspect them.
- Report any incident involving theft, attempted theft or malicious damage to the police.
- If someone has an accident which might give rise to a claim against **you** or any member of **your household** for any injury to them or damage to their property, **you** must send **us** full details in writing as soon as possible. **You** should send any claim form, application notice, legal document or other correspondence that **you** receive to **us** immediately. It is very important that **you** leave **us** to deal with the matter for **you** and do not get involved in any letters or conversation with the other person.

# Guidance When Making A Claim

## Claim Notification

Conditions that apply to the policy and in the event of a claim are set out in **your** policy booklet. It is important that **you** and **your family** comply with all policy conditions and **you** should familiarise yourself with any requirements.

Directions for claim notification are included under Making a claim. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as possible although there are some situations where immediate notice is required. Further guidance is contained in the policy booklet.

Claims conditions require **you** to provide us or the Loss Adjuster with any assistance and evidence that **we** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your** home and mobile telephone numbers
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

# Guidance When Making A Claim

This information will enable **us** or the Loss Adjuster to make an initial evaluation on policy liability and claim value. **We** may, however, request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements or utility bills
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair.

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing us with the above information.

Sometimes **we**, or someone acting on **our** behalf, may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

## Preferred Suppliers

**We** take pride in the claims service **we** offer to **our** customers. **Our** philosophy is to repair or replace lost or damaged property, where **we** consider it appropriate, and **we** have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where **we** can offer repair or replacement through a preferred supplier but **we** agree to pay **our** customer a cash settlement, then payment will normally not exceed the amount **we** would have paid **our** preferred supplier.

# How We Use Your Information

Please read the following carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

## Who we are

This product is underwritten by Royal & Sun Alliance Insurance plc.

You are giving your information to Royal & Sun Alliance Insurance plc, which is a member of the RSA Group of companies (the Group). In this information statement, 'we' 'us' and 'our' refers to the Group unless otherwise stated.

## How your information will be used and who we share it with

Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties.

If you contact us electronically, we may collect your electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

We may use and share your information with other members of the Group to help us and them:

- Assess financial and insurance risks;
- Recover debt;
- Prevent and detect crime;
- Develop our services, systems and relationships with you;
- Understand our customers' requirements;
- Develop and test products and services.

We do not disclose your information to anyone outside the Group except:

- Where we have your permission; or
- Where we are required or permitted to do so by law; or
- To credit reference and fraud prevention agencies and other companies that provide a service to us, our partners or you; or
- Where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone we pass it to, provides an adequate level of protection. In such cases, the Group will ensure it is kept securely and used only for the purpose for which you provided it. Details of the companies and countries involved can be provided on request.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object, you will consent to that change.

We will not keep your information for longer than is necessary.

## Sensitive Information

Some of the information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to carry out the services described in your policy documents. Please ensure that you only provide us with sensitive information about other people with their agreement.

# How We Use Your Information

## **Fraud prevention agencies**

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking details on applications for credit and credit related or other facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees.

Please contact the Data Protection Liaison Officer at the address below if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

## **Claims History**

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd). Under the conditions of your policy, you must tell us about any incident (such as a fire, water damage, theft or an accident) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the register.

## **How to contact us**

On payment of a small fee, you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to: Data Protection Liaison Officer, Customer Relations Office, RSA, Bowling Mill, Dean Clough Industrial Estate, Halifax HX3 5WA.







