

TRAFALGAR

INSURANCE COMPANY LIMITED

Normandie House, Rue a Chiens,
St Sampson, Guernsey GY2 4AE



TENANT'S CONTENTS AND LIABILITY INSURANCE

Trafalgar Insurance Company Limited is licensed by
the Guernsey Financial Services Commission

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TRAFALGAR
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Our service to you

COMPLAINTS PROCEDURE

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to sort out all of our customers' problems quickly. To ensure that we provide the kind of service you expect, we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

WHAT WILL HAPPEN IF I COMPLAIN?

- We will acknowledge your complaint within two working days of receiving it
- We aim to sort out complaints within five working days
- Once an assessment and full investigation of your complaint has been made we will respond with a decision.

Most of our customers' complaints can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update and give you an expected date of response. This will not be more than 10 working days from when you first made your complaint.

WHAT SHOULD I DO?

At Trafalgar Insurance Company Limited we have a real commitment to customer care. We have built a reputation as the company that puts our customers first and foremost.

You can help us to maintain this position by letting us know if you consider that our service has been unsatisfactory.

Our commitment to you

We aim to give our customers a high standard of service at all times.

If you are unhappy with our service for any reason, you should write initially to the Complaints Director at the address below:

Trafalgar Insurance Company Limited
Normandie House
Rue a Chiens
St Sampson
Guernsey
GY2 4AE

Alternatively you can telephone **001481 210313** or email underwriting@trafalgarinsurance.gg

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YOUR CANCELLATION RIGHTS

You have the right to cancel your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which you receive your policy document.

If you wish to do so, and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to do so, and if the insurance cover has already commenced, you will be entitled to a full refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period in which you received cover and will include an additional charge to cover the administrative cost of providing the policy.

To exercise your right to cancel your policy, please contact our agent at:

Trafalgar Tenant Scheme
Hepburns Insurance Limited,
PO Box 732,
6-7 Mulcaster Street,
Jersey
JE4 OQJ

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

HOW TO CLAIM

If you want to make a claim under this policy, please call our agent Hepburns Insurance on 01534 515161 or write providing full details to:

Trafalgar Tenant Scheme Claims
Hepburns Insurance Limited,
PO Box 732,
6-7 Mulcaster Street,
Jersey
JE4 OQJ

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Tenants Insurance - Introduction to the policy wording

Please read this policy booklet together with your schedule. These set out the cover you have chosen, plus any limits that apply. You should return the schedule immediately to our administration agent, at the address provided, if any details are incorrect or if it does not provide the cover you need.

THE CONTRACT OF INSURANCE

This policy is a contract between You and Us, Trafalgar Insurance Company Limited, and is based on the information you gave us when you applied for this insurance.

In return for your premium, we will provide the cover shown in the schedule during the period of insurance.

THE LAW THAT APPLIES TO THE CONTRACT

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

- a. You and We agree otherwise; or
- b. at the date of the contract, You are a resident of (or in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case for risks written from within the Bailiwick of Jersey, Bailiwick of Guernsey or the Isle of Man the Insurance Contract is governed by Jersey Law, Guernsey Law or Isle of Man Law respectively.

CHANGES WE NEED TO KNOW ABOUT

Please tell our agent, Hepburns Insurance, immediately if there are any changes which may affect this insurance. For example:

- the people to be insured;
- the sums insured are not adequate;
- your home is to be left unoccupied for more than 60 days in a row; or
- criminal convictions or cautions relevant to the people insured.

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

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Definitions

Wherever the following words or phrases appear in this policy, they will be shown in bold and have the following meanings

Accidental Damage

Damage caused suddenly and unexpectedly by an outside force.

British Isles

The United Kingdom, Republic of Ireland, Channel Islands and Isle of Man.

Buildings

- a. The Home, swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, fences, gates, hedges and fixed tanks providing fuel to the Home
- b. Fixtures, fittings and decorations.

These must all be at the address shown in the schedule

Contents

Household items and personal belongings:

- that You own;
- that You are legally responsible for; or
- that belong to domestic employees who live with You.

This includes Personal money up to £200, and visitors' personal belongings up to £1000.

The definition of Contents does not include:

- property insured by any other insurance policy;
- securities (stocks and shares) and documents of any kind;
- Motorised vehicles, aircraft, boats, boards and craft designed to be used on or in water, caravans and trailers, and the parts, spares and accessories of any of these;
- any part of the structure of Your Home including ceilings, wallpaper and the like;
- items used for business or professional purposes; or
- any living creature.

Excess

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

Home

The house or flat and its outbuildings, used only for domestic purposes.

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Definitions

Motorised vehicle

- Any electrically or mechanically powered vehicle other than:
- vehicles used only as domestic gardening equipment within the boundaries of the land belonging to Your Home;
- vehicles designed to help disabled people (as long as the vehicles are not registered for road use);
- golf carts and trolleys; and
- pedestrian-controlled toys and models.

Period of insurance

The period of time the insurance is provided for under this policy, as set out in the schedule, and any other period the policy is renewed for.

Personal money

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

Unfurnished

Does not contain enough furniture for normal living purposes.

Unoccupied

Not lived in by You or by anyone who has Your permission.

Valuables

Stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any other precious metal, jewellery or fur.

We, Our, Us

Trafalgar Insurance Company Limited

You, Your

The person (or people) named in the schedule, their domestic partner and members of their family (or families) who are permanently living with them.

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Contents section

This section applies only if it is shown on the schedule.

Exclusions applying to the Contents section: (See also the General Exclusions on page 21-22.) £100 excess, apart from sections J, M and P where there is no excess.

The following exclusion applies to all sections, except sections G and M.

Damage to any property or appliance caused by or resulting from that property or appliance or any part of it (whether belonging to You or not) failing to correctly recognise or respond to any date.

COVER

Section A - Contents in the home

Loss of or damage to the Contents in the Home caused by any of the following.

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

Exclusion applying to 1b:

Loss or damage that happens gradually

2. Storm or flood
3. a. Riot, civil unrest, strikes and labour or political disturbances
b. Malicious acts

Exclusion applying to 3a:

Loss of or damage to the contents of freezers or fridges caused by a power cut due to a deliberate act, or to strikes by the company (or its employees) supplying Your power.

Exclusions applying to 3b:

Malicious damage caused by:

- You; or
- paying guests or tenants.

Loss or damage that happens after the Home has been left Unoccupied for more than 60 days in a row.

4. Being hit by:
 - a. aircraft or other flying objects, or anything falling from them; or
 - b. vehicles or animals.

Exclusion applying to 4b:

Loss or damage caused by domestic animals.

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Contents section

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

Exclusion:

Loss or damage that happens after the Home has been left Unoccupied for more than 60 days in a row.

6. Oil leaking from a fixed heating system.

Exclusion:

Loss or damage that happens after the Home has been left Unoccupied for more than 60 days in a row.

7. Theft or attempted theft.

Exclusions:

Loss or damage that happens after the Home has been left Unoccupied for more than 60 days in a row.

Theft by deception, unless deception is used only to get into the Home.

Theft of Personal money, unless someone has broken into or out of the Home by using force and violence or has got into the Home by deception.

Theft of Pedal cycles, from communal areas around the Home unless the cycle has been attached to a permanent fixture and immobilised by a security device.

Theft:

- *if You live in a self-contained flat and the theft is from any part of the building that other people have access to; or*
- *if You live in a non-self-contained flat,*

unless someone has broken into or out of the Building by using force and violence or has got into the Building by deception.

Loss or damage caused by:

- *You; or*
- *paying guests or tenants.*

We will not pay more than £2,500 for any one incident of theft from outbuildings (other than garages).

8. Falling radio or television aerials and dishes, and their fittings and masts.

9. Subsidence or heave of the land that the Home stands on, or landslip.

Exclusion:

Damage resulting from the coast wearing away.

10. Falling trees or branches.

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Contents section

Section B - Contents temporarily removed from the home

Loss of or damage to Contents by any of the causes listed under section A while temporarily removed from the Home to:

- any bank or safe deposit, or any private home or building where You are living (including while attending full-time education), employed or working in the British Isles; or
- anywhere else in the British Isles.

We will not pay more than 20% of the sum insured for any one incident.

Exclusions applying to a:

We will not pay more than £2,500 for property in outbuildings.

Theft of Personal money, unless someone has broken into or out of a building by using force and violence.

Exclusions applying to b:

We will not pay more than £2,500 for property in outbuildings.

Loss of or damage to property that is not in a building, caused by storm or flood.

Loss or damage by theft, unless someone has broken into or out of a building by using force and violence.

Loss or damage if Contents have been removed for sale or exhibition, or placed in a furniture depository.

Section C - Accidental damage to audio, video and computer equipment

Accidental Damage to:

- radios, televisions, video players and recorders, home computers, recording and audio equipment in the Home; or
- receiving aerials, dishes and CCTV (closed-circuit television) cameras fixed to the Home.

Exclusions:

Electrical or mechanical breakdown.

Loss in value.

Damage caused by:

- *chewing, scratching, tearing or fouling by domestic animals;*
- *wear and tear;*
- *the process of cleaning, washing, repairing or restoring any item;*
- *failure to use in line with the manufacturer's instructions; or*
- *anything that happens gradually.*

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Contents section

Section D - Glass and mirrors

Accidental Damage to mirrors, glass tops and fixed glass in furniture, cookers and ceramic hobs in the house or flat.

Section E - Contents in the open

Loss of or damage to Contents by any of the causes listed under section A happening in the open on land belonging to the Home.

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

Exclusions:

Loss or damage that happens after the Home has been left Unfurnished for more than 60 days in a row.

Loss of or damage to pedal cycles.

Section F - Replacement locks

If keys to the locks of:

- a. external doors of the Home; or
- b. alarm systems or domestic safes fitted in the Home;

are accidentally lost or stolen, We will pay the cost of replacing the locks or lock mechanisms.

Section G - Food in freezers

Loss of or damage to food stored in any domestic freezer in the Home caused by:

- a. a rise or fall in temperature; or
- b. contamination by freezing agents.

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

Exclusion:

Loss or damage caused by a deliberate act of the company (or its employees) supplying Your power.

Section H - Fuel and metered water

Accidental loss of:

- a. domestic heating fuel; or
- b. metered water up to £1,000.

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Contents section

Section I - Loss of rent and the cost of alternative accommodation

If the house or flat is damaged by any cause listed under section A and, as a result, it cannot be lived in, We will pay:

- a. for Your loss of rent; or
- b. any reasonable extra accommodation expenses; until the house or flat is ready to be lived in.

We will not pay more than 30% of the Contents sum insured for any one incident.

Section J - Fatal injury benefit

We will pay £5,000 if You die as a direct result of injury caused in the Home by fire, explosion, lightning or intruders. For Us to pay a claim, Your death must happen within three months of the incident.

Section K - Household removals

Loss of or damage to Contents while being moved by professional furniture removers from the Home to Your new permanent Home (including temporary storage in a furniture depository for up to seven days in a row) in the British Isles.

Exclusion:

Personal money, coins, jewellery, furs, items of gold or platinum, precious stones, securities (bonds, and share certificates), stamps, deeds or documents of any kind.

Section L - Wedding gifts

The sum insured under the Contents section is automatically increased by £3,000 during the 30 days before and 30 days after Your wedding day to cover wedding gifts.

Section M - Occupier's, personal liability

Your legal liability to pay damages and claimants' costs and expenses for:

- accidental bodily injury or illness; or
- accidental loss of or damage to property;

happening during the Period of insurance in:

- the British Isles; or
- the rest of the world, for temporary visits.

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

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

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Contents section

Exclusions:

Liability in connection with the following:

- a. You (or anyone on Your behalf) owning, possessing or using any Motorised vehicle
- b. Aircraft other than pedestrian controlled toys or models
- c. Caravans
- d. Boats, boards and craft designed to be used on or in water, other than:
 - those only propelled by oars or paddles; or
 - pedestrian controlled toys or models.
- e. You living in or occupying land or Buildings other than the Home or its grounds.
- f. You owning land, buildings or other fixed property
- g. Deliberate or malicious acts
- h. HIV and HIV-related illnesses, including AIDS
- i. Dangerous dogs as defined in the Dangerous Dogs Act 1991 (or any later legislation).
- j. Any agreement, unless You would have been liable without the agreement
- k. Any trade, business or profession
- l. Loss of or damage to property which belongs to You or is in Your care or control, other than legal liability for damage to Buildings you lease or rent
- m. Bodily injury or illness arising from anyone's employment with or work for You.
- n. Bodily injury or illness to You.

Section N - Tenant's liability

We will provide cover up to £5000 if You are legally responsible as a tenant for the following.

- a. Loss of or damage to the Home and landlord's fixtures and fittings by any of the causes listed under section A.
- b. Accidental breakage of:
 - fixed glass (including glass in solar-panel units); or
 - fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns which form part of the Home.
- c. Accidental damage to cables or underground pipes which provide services to or from the Buildings and septic tanks and drain inspection covers.

Exclusions:

Loss or damage excluded in section A.

Loss or damage that happens while the Home has been left Unfurnished.

Exclusion applying to c:

Damage to cables and underground pipes due to a fault or limit of design, manufacture, construction or installation.

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Contents section

Section O - Title deeds

We will pay the cost of preparing new title deeds to the Home (up to £500) if they are lost or damaged by any of the causes listed under section A.

Section P - Emergency access

Damage to Contents following necessary access to the Home to deal with a medical emergency or to prevent damage to the Home.

Section Q - Other accidental damage

Other Accidental Damage to the Contents while in the Home.

Exclusions:

Food in freezers, clothing, contact lenses, stamps and pedal cycles.

Loss in value.

Any loss that is not the direct result of the insured incident itself.

Damage caused by:

- *wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything that happens gradually;*
- *chewing, scratching, tearing or fouling by domestic animals;*
- *the process of cleaning, washing, repairing or restoring any item;*
- *electrical or mechanical breakdown; or*
- *paying guests or tenants.*

Damage excluded in other parts of the Contents section.

Loss or damage happening while the Home or any part of it is lent, let or sublet.

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Settling contents claims

Following loss or damage by any of the causes insured

- a. Provided that at the time of loss or damage the Sum Insured on Contents is at least equal to the cost of replacing all the Contents as new
We will at Our option

either pay the cost of repairing,
pay the cost of replacing as new
with an item of similar quality
replace as new with an item
of similar quality
or make a cash payment for

} any items of Contents
lost or damaged

- b. If the Sum Insured at the time of loss or damage is not as described above or You do not intend to repair or replace, We may make a deduction for wear, tear or betterment on all items lost or damaged
- c. Notwithstanding the provisions of Paragraph a, a deduction for wear, tear or betterment will be made for claims arising under Section B Temporary Removal in respect of clothing and personal effects

What we will pay

The most We will pay for loss or damage arising out of one incident is the Contents sum insured shown in the schedule.

For Valuables:

- a. We will not consider any one item to be worth more than the Valuables single article limit shown in the schedule, unless it is insured as a separate item; and
- b. the total value of all Valuables must not be more than one third of the total sum insured by this section, unless it is shown in the schedule.

We will not reduce the sum (or sums) insured by the amount paid under any claim.

Pairs, sets and suites

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

- a set (other than a pair);
- a suite; or
- any other item of a uniform nature, design or colour, including carpets;

when damage happens to a specific part or within a clearly identifiable area and replacements cannot be matched.

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Personal Belongings section

This section applies only if it is shown on the schedule.

COVER

Loss of or damage to Your property (shown on the schedule) anywhere in the world.

Exclusions applying to the Personal Belongings section:

See also the General Exclusions on page 21-22.

£100 Excess.

Theft from an unattended vehicle (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle which has been broken into by using force and violence). We will not pay more than £1,000 for any one incident.

Loss or damage caused by wear and tear, the process of cleaning, washing, repairing or restoring any item, light, weather conditions, moth, vermin or anything that happens gradually.

Loss in value

Damage to sports racquets, sticks, bats and clubs while in play.

Confiscation or detention by Customs or other officials.

Electrical or mechanical breakdown.

Any loss that is not the direct result of the insured incident itself.

Business or professional use of musical instruments, photographic and sporting equipment and accessories.

Loss or damage which can be claimed under other insurance.

Theft, attempted theft or malicious damage caused by:

- You; or
- paying guests or tenants.

Theft by deception, unless deception is used only as a way to get into the Home.

Damage to Your property caused by or resulting from that property (or part of that property) failing to correctly recognise or respond to any date.

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Description of property and special terms applying to clothing and personal belongings, personal money, credit and debit cards and pedal cycles

Section A – Clothing and personal belongings

Personal belongings (including clothing, jewellery, watches, furs, binoculars, and musical, photographic and sports equipment).

You do not have to tell Us about changes to property insured under this heading (even if You buy or sell anything), unless the sum insured is no longer adequate or any individual item is worth more than the single article limit shown in the schedule.

Exclusions applying to clothing and personal belongings only:

Personal money and credit and debit cards.

Skis (including sticks and bindings), snowboards, water skis, subaqua (diving) equipment, camping equipment and riding tack.

Contact and corneal cap or micro lenses, and hearing aids.

Securities (stocks and shares).

Furniture, furnishings, household goods and equipment, and food and drink.

Business goods and equipment.

Motorised vehicles, aircraft, boats, boards and craft that are designed to be used on or in water, caravans, trailers and cycles, and the parts, spares and accessories of any of these.

Any living creature.

Section B - Personal money and credit and debit cards

Personal money and credit, debit, cheque guarantee and cash cards, all held for social, domestic or charitable purposes.

Credit, debit, cheque guarantee and cash cards are insured only against any loss as a result of misuse by any unauthorised person (or people) following the loss or theft of any card (together with all costs and expenses We have agreed to pay), arising before the card-issuing company has been told about the loss, as long as You keep to the terms of the card.

Exclusions applying to personal money and credit and debit cards only:

Shortages due to error or omission.

Losses not reported to the police.

Losses of credit, debit, cheque guarantee and cash cards not reported to the card-issuing company within 24-hours of discovering the loss.

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Section C - Pedal cycles

Loss of or damage to Your pedal cycles.

Exclusions:

Loss or damage while being used for track racing or business purposes.

Theft while away from the Home, unless in a building or securely locked to an object that cannot be moved.

Loss of or damage to accessories, unless caused by an accident to the pedal cycle or unless the pedal cycle is stolen or destroyed by fire at the same time.

Sum insured condition

At all times, the sum (or sums) insured must be adequate to cover the full cost of replacing Your personal belongings 'as new' (apart from clothing, where You may make a deduction for wear and tear and loss in value).

If at the time of a loss Your sum insured is too low, We will not settle claims on an 'as new' basis and will reduce any payment to reflect wear and tear.

Settling personal belongings claims

We can choose to settle Your claim by replacing, reinstating, repairing or by payment. If We are able to replace property, payment will be limited to the cost of replacement by Our preferred supplier.

A deduction for wear and tear will apply for clothing.

What we will pay

The most We will pay for loss or damage arising out of one incident is the amount shown against each item in the schedule.

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

Pairs, sets and suites

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

- a set (other than a pair);
- a suite; or
- any other item of a uniform nature, design or colour;

when damage happens to a specific part or within a clearly identifiable area and replacements cannot be matched.

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General Conditions

These conditions apply to all sections of the policy.

1. Your duty to prevent loss or damage

- a. You and any other person this insurance applies to must take all reasonable precautions to prevent accidents, loss or damage.
- b. All property insured by this policy must be maintained in good condition.

2. Your policy

Your policy includes:

- Your schedule;
- the relevant sections of this booklet;
- any extra policy sections shown in Your schedule; and
- any clauses which apply to Your cover.

3. Claims

Your duties:

As soon as You are aware of an incident or cause which is likely to lead to a claim under this policy, You must:

- tell the police immediately about any property which has been lost, stolen or maliciously damaged, and get a crime reference number;
- contact our agent Hepburns Insurance at the address or on the telephone number shown as soon as reasonably possible and provide all the information and help We need;
- do all You reasonably can to get back any lost or stolen property and tell Hepburns Insurance without unnecessary delay if any property is then returned to You;
- send Hepburns Insurance all correspondence, legal documents or any other document unanswered; and
- avoid discussing liability with anyone else without Our permission.

Proof of value and ownership

To help You prove any loss, We recommend that You keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with Your claim.

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Our rights

a. We may:

- take over and defend or settle any claim in Your name; or
 - prosecute (in Your name for Our own benefit) any claim for indemnity or damages or otherwise.
- b. We have the right to do as We see fit in legal action and in settling Your claim limit For any claim or series of claims involving legal liability covered by this policy, We may pay: a. up to the limit shown in the Policy (less any amounts already paid as compensation), or b. any lower amount for which We can settle Your claim. Once We have made the payment, We will have no further liability in connection with Your claim, apart from paying costs and expenses You incurred before the payment date.

4. Fraud

If Your claim is in any way dishonest or exaggerated We will not pay any benefit under this policy or return any premium to You. We may also tell the police.

5. Other insurance

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

6. Monthly premiums

If You have chosen to pay monthly premiums, these will be due on the start date of insurance shown in the schedule and on the same date of each following month. If You do not pay the first premium, this Policy will not be valid. If You have paid one or more premiums but then fail to pay any premium after that on the date it is due, We will have the right to cancel the policy on that date.

7. Cancelling this policy

- a. You have the right to cancel Your policy during a period of 14 days after the latter of the day of purchase of the contract or the day on which You receive Your policy documentation. If You wish to do so and the insurance cover has not yet commenced. You will be entitled to a full refund of the premium paid. Alternatively, if You wish to do so and the insurance cover has already commenced, whether within the first 14 days or not, You will be entitled to a refund of the premium paid subject to a deduction for the time for which You have been covered. This will be calculated on a pro-rata basis for the period in which You received cover and will include an additional charge to cover the administrative cost of providing the policy.

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- b. We (or any agent We appoint and who acts with Our specific authority) may cancel this policy by sending 14 days notice to Your last known address. As long as You have not made a claim during the current Period of Insurance, You will be entitled to a refund of the premium paid subject to a deduction for the time for which You have been covered. This will be calculated on a pro-rata basis for the period in which You received cover and will include an additional charge to cover the administrative cost of providing the policy.

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

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

9. Arbitration

If We have accepted Your claim but disagree with the amount We should pay, an arbitrator will decide the matter. You and We must agree on an arbitrator in line with the law at The time. You must wait for the arbitrator's decision before You can take any legal action against Us.

General Exclusions

This policy does not cover:

1. War

Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event:

war invasion act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

2. Terrorism

Harm or damage to life or to property (or the threat of such harm or damage) by nuclear and/or chemical and/or biological and/or radiological means resulting directly or indirectly from or in connection with Terrorism regardless of any other contributing cause or event.

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

- a. the use or threat of force and/or violence and/or*
- b. harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political religious ideological or similar purposes. This paragraph 2 applies only in respect of the Contents and Personal Belongings sections of this policy.*

3. Any action taken in controlling preventing suppressing or in any way relating to 1 or 2 above.

4. Radioactivity

Loss, damage or liability which involves:

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

5. Sonic bangs

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

6. Pollution or contamination

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

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

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