

Renters Insurance

All you need to know

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Welcome to Royal Bank of Scotland Renters Insurance

Thank you for insuring your contents with Royal Bank of Scotland Renters Insurance, which is underwritten by U K Insurance Limited. We are determined to provide you with outstanding customer service at all times and to make insuring with us as easy and trouble free as possible.

This policy booklet provides all the details you need to know about your insurance policy. Please read this alongside your schedule and home proposal confirmation.

We hope that you will insure with us for many years to come.

Hints and tips

What you need to do if you make a claim › see page 6

What is not covered that applies to the whole policy › see pages 7 and 27

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Summary of policy limits

The following is a summary of the main policy limits. You should read the rest of this policy for the full terms and conditions.

Contents	
Valuables inner limit	30% of Contents sum insured
Valuables single item limit	£1,000
Alternative accommodation and storage	20% of Contents sum insured
Theft from outbuildings/garages	£1,500
Money in the home	£500
Downloaded content	£1,000
Business equipment	£5,000
Tenant's liability	£5,000
Personal liability	£1,000,000

Personal Possessions	Optional with Contents
Single item limit	£1,000
Pedal cycles (per cycle)	£500
Money	£500
Theft from unattended motor vehicle	£1,000

Legal Protection	Optional
Legal costs and expenses	£100,000

Policy conditions

Important Information

Your home insurance contract is made up of

- this policy book
- **your** schedule
- **your** proposal confirmation.

What you need to do

- Please read this policy booklet and **your** schedule to make sure **you** know exactly what **your** insurance covers.
- Check **your** proposal confirmation and **your** schedule, which sets out the information **you** have given **us**, carefully.
- If **you** think there is a mistake, or if **you** need to make changes, **you** should tell **us** immediately.
- If **you** don't give **us** correct information, or if **you** don't tell **us** about any changes:
 - **your** policy may be invalidated
 - **we** may reject **your** claim
 - **we** may not pay **your** claim in full.

Meeting your needs

We have not given **you** a personal recommendation as to whether this policy is suitable for **your** specific needs and just to let **you** know **our** consultants may receive a bonus if **you** purchase any cover with **us**.

The law that applies

Under European law, **you** and **we** may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict **your** rights under mandatory provisions of the law of the country where **you** permanently live.

We have supplied this Agreement and other information to **you** in English and **we** will continue to communicate with **you** in English.

How to claim

Contents or Personal Possessions

0345 301 5287

If **you** need to claim:

- call the claims number as soon as possible
- don't make any arrangements for replacement or repair before **you** call
- when **you** call **we**'ll ask for:
 - **your** policy number
 - information about the extent of the loss or damage
 - **your** crime or loss reference number (if relevant).

Legal Protection claims and legal advice line

Optional with Section 3

0345 246 4323

We're open 24 hours, 365 days a year.

This policy doesn't cover

- ✗ Just like most insurers we don't cover:
 - Wear and tear.
 - Maintenance and routine decoration.
 - Loss or damage as a result of the lack of maintenance and/or routine decoration.
 - Reduction in value.
 - Damage caused by rot, fungus, woodworm, beetles, moths, insects or vermin.
 - The cost of repairing or replacing any item following a mechanical or electrical fault or breakdown, or where it has failed or stopped working despite there being no apparent damage.
 - Damage caused by cleaning, dyeing, renovating, altering, re-styling, repairing or restoring an item.
 - Tearing, scratching, chewing or fouling by any pet or domesticated animal.
 - Any damage caused gradually.
 - Faulty workmanship, faulty design or the use of faulty materials.
 - Items held or used for **business** purposes except those listed as **business equipment** in the definitions.
 - Any loss, damage or legal liability caused, or allowed to be caused, by the deliberate, wilful or malicious act of **you** or any paying guest or tenant.
 - Any loss, damage or legal liability resulting from the illegal acts of **you** or any paying guest or tenant.

Section 1 Contents

❗ Defined words appear in **bold** – see page 28 for definitions.

A Core cover

The contents in your home are covered for damage caused by

✓ Storm or flood

✓ Water or oil escaping from fixed water or heating systems

We also cover water or oil escaping from:

- underground drains and pipes
- domestic appliances
- storage tanks.

x We don't cover:

- tanks, pipes, appliances or heating systems themselves
- damage caused by the failure, wear and tear or lack of grouting or sealant
- loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in **your home**
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Theft or attempted theft from your home

x We don't cover:

- loss by deception, unless the only deception used is to get into **your home**
- loss of **money** unless force and violence is used to get into or out of **your home**
- loss or damage caused by paying guests or tenants, or while **your home** or any part of it is sub-let
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

We will pay up to £1,500 for any **contents** claim following a theft from **your** garage or outbuildings.

✓ Fire, explosion, lightning, earthquake and smoke

x We don't cover loss or damage caused by:

- heat distortion unless accompanied by flames
- tobacco burns, unless accompanied by flames.

✓ Being hit by vehicles, aircraft, flying objects and animals

We also cover damage from anything that drops from an aircraft or flying object.

x We don't cover damage caused by pets.

✓ Vandalism or malicious acts

x We don't cover:

- loss or damage caused by paying guests or tenants
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Falling trees or branches

✓ Falling TV aerials, radio aerials, satellite dishes and their fittings

✓ Riot, civil unrest, labour disputes or political disturbance

B Additional cover

You're covered for

✓ Frozen and chilled foods

We will pay the cost of replacing any food in **your** freezer or fridge that is lost or damaged by:

- the temperature rising or falling
- the refrigerant or refrigerant fumes escaping.

✗ **We won't pay:**

- if **your** freezer or fridge is over 10 years old, unless it is regularly serviced
- for loss or damage resulting from a deliberate act or neglect by **you**, or by **your** electricity provider or their employees or agents
- for loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Moving home

We will pay for loss of or damage to **your contents** by a cause listed under Sections 1A (and 1C, if shown in **your** schedule) while the **contents** are being moved from **your home** to another private property that **you** are going to live in permanently within the **British Isles**. This includes cover while the **contents** are temporarily stored for up to 72 hours.

✗ **We won't pay for loss or damage:**

- to **money**
- to china, glass, earthenware or other fragile items
- to **bicycles**
- caused by any paying guest or tenant.

✓ Oil and metered water

We will pay for the value of:

- oil from a domestic heating installation
- metered water.

that is lost by a cause insured under Section 1A.

✓ Alternative accommodation, kennel fees and storage

We will pay up to 20% of the contents sum insured if **your home** is uninhabitable following a valid claim made under Section 1A or 1C for:

- the cost of providing alternative accommodation for **you** and kennel fees for **your** pets while **your home** is uninhabitable
- the cost of temporarily storing **your contents** while **your home** is being repaired.

We will only provide cover for **your contents** if:

- they aren't covered by any other insurance policy
- **we** have arranged for their temporary storage.

Alternative accommodation where appropriate will be reflective of the individuals' needs. Each claim will be reviewed taking into account the duration, location and occupancy and will continue for the shortest amount of time necessary to restore/replace **your contents** and/or to make **your home** habitable.

We won't pay for:

- any subscription based services to **your** alternative accommodation
- any costs associated with keeping livestock and/or horses.

Please note **we** may not pay for costs **you** incur without **our** prior agreement.

✓ Downloaded content

We will pay up to £1,000 to replace content that **you** have bought and stored on **your** home computer, mobile phone or other portable entertainment device that is lost or damaged by any cause listed in Section 1A.

✗ **We won't pay for rewriting the lost information.**

C Accidental damage

This cover is optional

You're covered for

✓ Accidental damage to your contents

We will pay for **accidental damage** to **your contents** while they are in **your home** or being moved to **your new home**.

Accidental damage is sudden and unintentional physical damage that happens unexpectedly.

You're not covered for

✗ We won't pay for:

- damage to **bicycles**
- damage to **money**
- damage caused by **pets**
- **loss or damage** when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays)
- damage by a cause listed in or specifically excluded by Section 1A, other than:
 - tobacco burns
 - loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in **your home**

D Personal liability

You're covered for

✓ Personal liability

Liabilities arising from **you** occupying **your home** and **your** personal liabilities as a private individual in and away from **your home**.

We will pay up to £1,000,000 to cover **your** legal liability for damages **you** have to pay if someone makes a claim against **you** during the **period of insurance** for:

- accidental death or illness of, or bodily injury to, any person
- accidental loss of or damage to property.

This will also include costs, expenses and legal fees for defending **you**, if **we** have agreed this in writing.

You're not covered for

✗ Any liability relating to:

- death or illness of, or bodily injury to, **you** or **your** domestic staff
- damage to property belonging to or being looked after by **you** or **your** domestic staff
- death, illness, injury, loss or damage caused by:
 - **you** owning or occupying any land or building except **your home** or temporary holiday accommodation
 - any **business**
 - an agreement, unless that liability would have existed anyway.
- **you** owning, keeping or using any:
 - **vehicles**, except caravans and trailers while they are not being towed
 - drones or model aircraft
 - animals except domestic pets
 - horses, ponies, donkeys or mules
 - dangerous dogs as described under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1983 and any updates to that legislation
- any disease that can be passed from one person to another.

E Tenant's liability

You're covered for

✓ Tenant's liability

We will pay up to £5,000 for any claim resulting from a single incident for amounts **you** become legally liable to pay as a tenant of **your home** for damage caused to the buildings by any cause covered by Section 1A.

If **you** have **contents accidental damage** (Section 1C), this also includes any amounts **you** become legally liable to pay for **accidental damage** to:

- underground drains, pipes, cables and tanks which **you** are legally responsible for and which provide services to or from **your home**
- fixed glass in windows, doors or roofs, fixed ceramic hobs, sinks and bathroom fittings in **your home**.

Accidental damage is sudden and unintentional physical damage that happens unexpectedly.

You're not covered for

✗ **We** won't pay for:

- breakages caused by paying guests or tenants other than **you**
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

F If you claim

How we settle claims

For any item of **contents** that is lost or damaged **we** will choose whether to:

- replace or repair the item or part
- pay the cost of replacing or repairing the item or part, up to the amount it would have cost to replace or repair using **our** own suppliers, or
- make a cash payment.

We won't pay more than the amount it would have cost **us** to replace or repair using **our** own suppliers.

If appropriate parts or replacement items are not available, **we** will pay the full cost of the item, provided the sum insured is adequate.

In the case of mobile phone replacements, these will be replaced with a Grade A refurbished phone that comes with a 12 month warranty. This is a like new handset which has been thoroughly cleaned and comes with the following (when required): a new battery, replacement parts and a new outer shell.

How much we will pay

The most **we** will pay for any claim will be:

- the Contents sum insured shown in **your** schedule
- the amount shown in **your** schedule for any loss of or damage to **valuables** that **you** haven't included as specified items
- £1,000 for any one **valuable** (whether an item, set or collection) unless **your** schedule shows otherwise
- the sum insured shown in the schedule for any specified item
- £5,000 for **business equipment**
- £500 for **money**
- £1,500 for theft from garages or outbuildings
- the amounts shown in Section 1 under the headings:
 - Alternative accommodation, kennel fees and storage
 - Downloaded content.

On top of **your** total sum insured, **we** will also pay for:

- alternative accommodation, kennel fees and storage
- oil and metered water.

If the sum insured isn't enough to cover the cost to replace all of the **contents of your home** as new, **we** will reduce any payment in line with the premium shortfall.

For example, if **your** premium was 75% of what it would have been if the sum insured was enough to replace the entire **contents of your home** as new, **we** will pay no more than 75% of **your** claim.

Your excess

You will have to pay any **excesses** shown in **your** schedule. This includes the specific escape of water **excess**.

We will only take off one **excess** for each claim, unless there is an **endorsement** shown in **your** policy schedule to say otherwise.

If **we** have asked one of **our** suppliers to deal with all or part of **your** claim, **we** may ask them to collect the **excess** from **you**.

Sets and suites

If part of a set, suite, group or collection of items is lost or damaged, **we** will not pay the cost to replace or alter any of the undamaged items solely because they are part of the same set, suite, group or collection.

If **we** ask **you** to, **you** will have to give up the undamaged parts of the set or suite to **us** where the full replacement cost has been paid.

Specified items

If **you** claim for an item listed in **your** schedule, **you** will need to give **us** proof of the item's value. To help **you** do this, **we** recommend that **you** keep receipts and copies of valuations.

Reducing your sum insured

We will not reduce the sum insured after paying a claim.

Section 2 Personal Possessions (optional)

❗ Defined words appear in **bold** – see page 28 for definitions. **Your** schedule will show if **you** have this cover.

A Core cover

Your personal possessions are covered for

✓ Accidental loss and damage

We will pay for accidental loss of or damage to:

- **your personal possessions**
- any other items listed on **your** schedule under 'Personal possessions' while they are within the **British Isles**.
This includes cover for:
- possessions stolen from **your** unattended **vehicle**, but only if the **vehicle** is locked and **your** possessions are hidden from view in a closed glove compartment or locked boot
- loss or damage to **bicycle** tyres and accessories, but only if the **bicycle** is lost or damaged at the same time
- the theft of an unattended **bicycle**, but only if it is in a locked building or secured with a bike lock to an immovable object.

Your personal possessions aren't covered for

X We don't pay for loss of or damage to:

- **business equipment**
- **vehicles**
- watercraft propelled by hand (such as a surfboard or rowing boat)
- **sports equipment** while it is in use
- camping equipment while it is set up or in use
- items taken by Customs or other officials
- any **bicycle** while it is being used for organised racing, pace-making or trials
- **Money**. **You** may have cover under Section 2B Money.

X We also don't pay for loss or damage:

- for theft involving deception
- by any paying guest or tenant
- covered under Section 1A.

B Additional cover

You're covered for

✓ Items in a bank

We will pay for accidental loss of or damage to items listed on **your** schedule as being in a bank or safe deposit box.

We will also cover items when they are taken out of the bank or safe deposit box if **we** have agreed that they can be temporarily taken out.

✓ Money

We will pay up to £500 for the theft or accidental loss of **money** which is either with **you**, or which **you** have left in a secure place, anywhere in the world. **You** must report the theft or loss to the police within 24 hours.

× **We** don't pay for:

- shortages caused by mistake (eg someone short changing **you**)
- any loss in value (eg as a result of currency devaluation)
- **money** confiscated by Customs or other officials.

✓ Overseas travel

We will cover items that are insured under Section 2A for up to 60 days in any one policy year, while they are temporarily outside the **British Isles**. **You** must either have the items with **you**, or have left them in a secure place.

You're not covered for

× **We** don't pay for anything that is excluded under Section 2A.

C If you claim

How we settle claims

For any **personal possession**, set or part of a set that is lost or damaged **we** will choose whether to:

- replace or repair the item or part
- pay the cost of replacing or repairing the item or part, up to the amount it would have cost **us** to replace or repair using **our** own suppliers, or
- make a cash payment.

We won't pay more than the amount it would have cost **us** to replace or repair using **our** own suppliers.

If appropriate parts or replacement items are not available, **we** will pay the full cost of the item, provided the sum insured is adequate.

In the case of mobile phone replacements, these will be replaced with a Grade A refurbished phone that comes with a 12 month warranty. This is a like new handset which has been thoroughly cleaned and comes with the following (when required): a new battery, replacement parts and a new outer shell.

How much we will pay

The most **we** will pay for any claim will be:

- the Personal Possessions sum insured shown on **your** schedule
- £1,000 for any one item, set or collection unless **your** schedule shows otherwise
- £500 for any **bicycle** unless it is specified on **your** schedule
- £1,000 for theft from an unattended motor **vehicle**.

Your excess

You will have to pay any **excesses** shown on **your** schedule.

We will only take off one **excess** for each claim, unless there is an **endorsement** shown in **your** policy schedule to say otherwise.

If **we** have asked a supplier to deal with all or part of **your** claim, **we** may ask them to collect the **excess** from **you**.

Sets and suites

If part of a set, suite, group or collection of items is lost or damaged, **we** will not pay the cost to replace or alter any of the undamaged items solely because they are part of the same set, suite, group or collection.

If **we** ask **you** to, **you** will have to give up the undamaged parts of the set or suite to **us** where the full replacement cost has been paid.

Specified items

If **you** claim for an item listed in **your** schedule, **you** will need to give **us** proof of the item's value. To help **you** do this, **we** recommend that **you** keep receipts and copies of valuations.

Section 3 Legal Protection (optional)

i Defined words appear in **bold** – see page 28 for definitions. **Your** schedule will show if **you** have this cover.

The cover we provide

We will provide cover under section 3 Legal Protection as long as:

- reasonable prospects of success exist for the duration of **your** claim
- the incident happens within the **territorial limits** and the **date of incident** is during the **period of insurance**, and
- any legal proceedings are carried out within the **territorial limits** by a court.

Legal expenses

Before **you** incur any **costs**, **you** must contact the legal helpline on 0345 246 4323. The helpline is open 24 hours a day, 365 days of the year.

You can ring the legal helpline to talk about any private legal problem under **United Kingdom** law, whether or not it results in a claim. **We** will advise **you** of **your** legal rights, what courses of action are available to **you** and whether **you** need to consult a lawyer.

The legal helpline does not provide advice in relation to any claim made under this policy or in relation to any business, trade, profession or venture for gain.

Please have **your** Renters Insurance policy number with **you** when **you** call.

A Core cover

You're covered for

✓ Personal injury

We will pay **costs** for an incident that causes physical bodily injury to **you**, or leads to **your** death.

We will only pay **costs** for claims relating to mental health if they result from an accident that also causes physical bodily injury to **you**.

X We don't cover claims arising from or relating to:

- illness or injury that develops gradually or isn't caused by a specific or sudden accident
- defending **your** legal rights in claims against **you**
- clinical negligence other than those covered under 'Clinical negligence' below.

✓ Clinical negligence

We will pay **costs** where negligent surgery, clinical or medical procedure or treatment leads to:

- physical bodily injury to **you**, or
- **your** death.

We will only pay **costs** for claims relating to mental health if they result from negligent surgery, clinical or medical procedure or treatment that also causes physical bodily injury to **you**.

X We don't pay for claims arising from or relating to:

- negligent surgery, clinical or medical procedures, or treatment that occurred before cover started
- any alleged failure to correctly diagnose **your** condition.

✓ Contract disputes

We will pay **costs** for breach of contract claims for:

- buying or hiring goods or services
- selling goods.

✗ **We** don't cover claims arising from or relating to:

- contracts **you** entered into before **your** cover started
- advice, specification, design, construction, conversion, extension, renovation or demolition relating to any land or buildings
- leases, tenancies or licences to occupy land or **buildings** other than those covered under 'Landlord / tenant dispute' below
- contracts connected with a profession, **business**, trade or venture for gain
- contracts connected with **your** employment other than those covered under 'Employment' opposite
- loans, mortgages, pensions, investments or borrowing
- planning (eg town and country planning)
- professional negligence in connection with any matter not covered under this section (Section 3).

✓ Landlord/tenant dispute

We will cover the **costs** for a dispute with **your** landlord regarding a tenancy agreement that **you** have entered into to rent **your home**.

We will only pay the **costs** of defending **your** legal rights in claims against **you** where **you** are defending a counter-claim.

✗ **We** don't cover claims arising from or relating to:

- rent, service charges or renewal of a tenancy agreement.

✓ Employment

We will pay **costs** for any dispute **you** have with **your** current or former employers at an Employment Tribunal.

We will only pay the **costs** of defending **your** legal rights in claims against **you** where **you** are defending a counter-claim.

We will only pay **costs** relating to settlement agreements if **you** are also in a position to make an Employment Tribunal claim.

✗ **We** don't cover claims arising from or relating to:

- any disciplinary, investigatory or grievance procedures within the company **you** work for, or any appeals against the outcomes of these procedures
- redundancy consultations
- disputes that start in or are transferred to the county court or high court or the equivalent courts in the **territorial limits**.

✓ Motoring offences

We will cover **costs** to defend **you** if **you** are being prosecuted for an offence connected with using or driving a motor vehicle. **You** must send **us** a copy of **your** summons within 7 days of receiving it.

✗ **We** don't cover claims arising from or relating to:

- prosecutions resulting from drink- or drug-related offences
- **you** driving a motor vehicle without valid motor insurance
- offences related to driving licences or vehicle documentation
- parking or obstruction offences.

✓ **Inheritance disputes**

We will cover the **costs** of claims for a dispute over something left to **you** in a will.

✗ **We don't cover claims arising from or relating to:**

- disputes with executors about the management of the estate
- disputes between **you** and another beneficiary regarding the administration or disposal of any item left to **you** in a will
- the negligent drafting of a will
- situations where a will has not been made or concluded, or can't be traced (this is called 'intestacy').

✓ **Legal defence**

We will cover the **costs** of claims arising from **you** carrying out **your** duties of work as an employee that lead to:

- **you** being prosecuted in a criminal court within the **territorial limits**
- civil action being taken against **you** for unlawful discrimination.

B If you attend jury service

You're covered for

✓ **Salary while you attend jury service**

We will pay **your** salary or wages for each complete half day **you** carry out jury service if **you** can't claim them back from the court or **your** employer.

C If you claim

The most **we** will pay, including any appeal or counterclaim, is:

- £100,000 **costs** (including VAT) for all claims arising from the same incident under Section 3A Core cover
- £100,000 for **your** salary or wages for all claims arising from the same incident under Section 3B Salary while **you** attend jury service.

Conditions and losses not covered

Losses not covered that only apply to Section 3 Legal Protection

The losses not covered apply to this section in addition to the losses not covered on pages 7 and 27.

- x **We** don't cover claims arising from or relating to:
- fees and other **costs**, expenses and disbursements relating to the period before **we** accept **your** claim
 - action against another person who is insured by this policy
 - fines, penalties, compensation or damages which **you** are ordered to pay by a **court**
 - any dispute between **you** and someone **you** live with or have lived with
 - divorce, separation, matrimonial or civil partnership issues, cohabitation, joint property ownership, joint financial obligations or maintenance, financial or custody arrangements involving children
 - a judicial review – an application for a judge to review the legality of a decision made or action taken by a public body
 - any dispute with **us** about this insurance policy other than as shown under 'How to make a complaint' (see page 31)
 - incidents that begin before cover started
 - loss or damage that is insured under another section of this policy or any other insurance policy
 - any appeal or enforcement action where **we** did not provide cover for the original claim
 - a group action (unless the claims are brought under 'Employment'). This means any dispute where more than one person can claim against the same opponent(s) for the same (or similar) issues, whether or not the claims are heard together by the same **Court** or other body. This includes any claims brought under a Group Litigation Order (or the equivalent procedure) or as a standalone claim.

Conditions that only apply to Section 3 Legal Protection

These conditions apply to this section in addition to the general conditions on page 24.

Note that the following conditions do not apply to Section 3 Legal Protection:

- The general conditions under 'Policy terms and conditions' and 'Preventing loss'
- The claims conditions listed on page 23.

Following the policy terms

You must follow all of the terms and conditions of this policy, and take all reasonable precautions to prevent a claim from happening. Where a claim is unavoidable, **you** must take all reasonable precautions to minimise the amount of the claim.

If **our** position is affected because **you** have not followed the terms and conditions of this policy, **we** have the right to:

- refuse or withdraw from any claim
- refuse to pay **costs we** have already agreed to meet
- claim back from **you costs** that **we** have paid.

Reporting your claim

You must report full and factual details of **your** claim to **us** within a reasonable time of the **date of incident**.

You must send **us** any reasonable and relevant information that **we** ask for. **You** must pay for any charges involved in doing this.

Choosing who represents you

If **we** accept **your** claim, **we** will choose a **preferred law firm** to try to settle the matter without having to go to **court**.

If it is necessary to take **your** claim to **court**, or if there is a conflict of interests, **you** can choose a law firm to act as the **appointed representative**.

If **you** choose an **appointed representative** who isn't a **preferred law firm** they must agree to act for **you** in line with **our terms of appointment (you can ask us for a copy)**. **We** will only cover their **costs** from the date they agree to **our terms of appointment**.

The **appointed representative** will enter into a separate contract of appointment directly with **you**. **You** will be responsible for any of their **costs** that aren't authorised by **us**.

Co-operating with the appointed representative and us

If **we** ask, **you** must tell the **appointed representative** to give **us** any documents, information or advice that they have or know about.

You must fully co-operate with the **appointed representative** and with **us**.

You must not take any action that has not been agreed by **your appointed representative** or by **us**.

You must keep **us** and **your appointed representative** promptly informed of all developments relating to the claim and provide **us** and the **appointed representative** immediately with all information, evidence and documents that **you** have or know about.

You must get **our** permission before instructing a barrister or expert witness.

We can contact the **appointed representative** at any time, and they must co-operate with **us** at all times.

Barrister's opinion

If there are conflicting opinions over the **reasonable prospects of success**, **we** will ask **you** to get an opinion from a barrister. **We** will agree the choice of barrister with **you**. **You** will have to pay for the opinion unless it shows that **your** claim has **reasonable prospects of success**.

Offers to settle your claim

You must tell **us** if anyone makes a payment into **court** or offers to settle **your** claim.

We can refuse to pay further **costs** if **you** do not accept a payment into **court**, or an offer to settle a claim, which **we** or **your appointed representative** considers should be accepted.

Approval to settle or end your claim

You must not stop, settle, negotiate or withdraw from a claim or withdraw instructions from the **appointed representative** without **our** approval. **We** won't withhold approval without good reason.

If the appointed representative refuses to continue acting for you, or if you dismiss them

If an **appointed representative** refuses to continue acting for **you** with good reason, or if **you** dismiss them without good reason, cover for **your** claim will end immediately unless **we** agree to appoint another **appointed representative**.

Economically settling your claim

We can decide to settle **your** claim by paying **you** the compensation **you** are likely to be awarded by a **court** instead of starting or continuing **your** claim or legal proceedings. If **your** claim is not for damages, **we** may decide to settle **your** claim by paying **you** the equivalent financial value of **your** claim.

If costs become disproportionate

We can refuse to pay further **costs** if **we** or the **appointed representative** consider that those **costs** would be disproportionate to the value of the claim.

If your claim no longer has reasonable prospects of success

You must tell **us** if **your** claim no longer has **reasonable prospects of success**.

We can refuse to pay further **costs** if **your** claim no longer has **reasonable prospects of success**.

Assessing costs

We have the right to have **costs**:

- certified by the appropriate professional body
- audited by an **costs** draftsman **we** choose
- assessed by a **court**.

Recovering costs

You must tell the **appointed representative** to claim back all **costs** that **you** are entitled to. If **costs we** have paid are recovered, **you** must refund them to **us**.

We and **you** will share any **costs** recovered where:

- **we** refused to pay further **costs** and **you** paid more **costs** to end **your** claim
- **you** chose to pay the difference between the **costs we** offered to the **appointed representative** under **our terms of appointment** and the **costs** charged by the **appointed representative**.

Recovered **costs** will be split in the same ratio as the **costs** originally paid: so if **you** paid 60% of the original **costs**, **you** will receive 60% of the recovered **costs**.

Cancellation

You may cancel this section of **your** policy at any time by contacting **us** on **0345 301 5287** or sending **us** notice in writing.

- If **you** cancel before the new **period of insurance** is due to start, **we** will return any premium paid in full
- If **you** cancel this section after it has started **we** will return any premium paid less a charge for the number of days **you** have had cover.

We will not refund any premium if:

- **you** have made a claim during the **period of insurance**
- a claim has been made against **you** during the **period of insurance**.

Other policy conditions

Claims conditions

These apply to:

- Section 1 Contents
- Section 2 Personal Possessions

These conditions do not apply to Section 3 Legal Protection

Reporting claims

When **you** find out about anything **you** need to claim for, or may need to claim for, **you** must tell **us** as soon as possible.

If you make a contents or personal possessions claim (but not a liability claim)

For any claim **you** must:

- give **us** any relevant information and evidence that **we** ask for, including proof of ownership or value of the lost or damaged item and written estimates for repair. **You** will have to do this at **your** own expense
- allow **us** (or **our** appointed suppliers) to access or inspect the damaged items and/or property
- immediately tell the police:
 - about any loss or damage by deception, theft, attempted theft, vandalism or malicious acts.

If you make a liability claim

For any claim **you** must:

- send **us** any letter, claim, writ or summons in connection with the claim or potential claim as soon as **you** receive it, unanswered
- get **our** written consent before admitting, denying, negotiating or settling a claim.

We may take over, defend or settle the claim, or take up any claim in **your** name for **our** own benefit.

You must give **us** all the information and help **we** need.

Professional Customer Representative

We will not deal with a **professional customer representative** unless they are authorised and regulated by their regulatory authority. If that is the Financial Conduct Authority, **you** can check the Financial Services Register www.fca.org.uk/register/ for details about **your professional customer representative**.

We will not continue dealing with a **professional customer representative** and instead only deal with **you** directly if: (i) the **professional customer representative's** behaviour is unreasonable; (ii) the negotiations regarding settlement are not concluded within a reasonable timeframe; and/or (iii) there is no reasonable prospect of a settlement being concluded in line with the policy within a reasonable timeframe.

You may not assign or transfer **your** policy, or any right or obligation under that policy to any third party, including a **professional customer representative**, without **our** prior express written consent.

We will always retain the right to communicate directly with **you** even if **you** have instructed a **professional customer representative**.

If **you** instruct a **professional customer representative**, **we** may still pay any claim settlement directly to **you**. If **you** ask **us**, **we** may at **our** own discretion agree to pay the claim settlement to the **professional customer representative**. If **we** do this **we** will have paid **your** claim in full, and will not be responsible for the work carried out by **your professional customer representative**, or whoever they appoint, and will not be liable for any further costs associated with that work.

If you don't follow our claim conditions, and this negatively affects our position:

- **we** will reject **your** claim or be unable to deal with it, or
- **we** will not pay **your** claim in full.

Handing over damaged items

You should only hand over damaged items when **we**, or **our** suppliers, ask **you** to do so.

Enforcing your rights

We may at **our** expense and in **your** name take steps to enforce **your** rights against any other person either before or after **we** pay a claim.

You must give **us** any information or assistance **we** need.

Other insurance policies

We will not pay any claim if **you** have cover under any other insurance policies.

General conditions

These apply to all sections

Policy terms and conditions

You must keep to the policy terms, conditions and **endorsements**.

If **you** don't:

- **your** policy may be invalidated
- **we** may reject **your** claim
- **we** may not pay **your** claim in full.

Preventing loss

You must take reasonable care to prevent loss, injury or liability, damage or accidents to the **contents** covered under this policy.

Maintaining your contents

You must keep the **contents** and **personal possessions** covered under this policy in good condition.

Fraud

You must be honest in **your** dealings with **us** at all times.

We will not pay a claim that is in any way fraudulent, false or exaggerated.

If **you**, any person insured under this policy or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a fraudulent, false or exaggerated claim:

- **your** policy may be cancelled
- **we** may reject **your** claim and any subsequent claims
- **we** may keep any premium **you** have paid.

What happens if we discover fraud

We have the right to cancel any other products **you** hold with **us** and share information about **your** behaviour with other organisations to prevent further fraud.

We may also involve the relevant authorities who are empowered to bring criminal proceedings.

If a fraudulent, false or exaggerated claim has been made under any other policy **you** hold with **us**, **we** may cancel this policy.

Changes that may affect your cover

You must tell **us** as soon as possible about any changes that could affect the level and/or cover of **your** insurance, eg:

- **you** change the address where **you** normally live
- any work is being done to **your home** other than routine maintenance or decoration
- **you** are prosecuted for or convicted of any offence (excluding motoring offences)
- **you** sublet **your** home out to tenants or a lodger moves in
- **your home** is used for **business** purposes or as a holiday **home**.

The list above does not set out all the changes **you** must tell **us** about. If **you** are not sure whether a change may affect **your** cover, please contact **us**.

What will we do when you tell us about a change

We may reassess **your** cover and/or premium.

What happens if you don't tell us about a change

If **you** don't tell **us** about any changes:

- **your** policy may be invalidated
- **we** may reject **your** claim
- **we** may not pay **your** claim in full.

Paying the premium

You will only be covered if **you** pay **your** premiums.

If **we** can't collect **your** premium on the date it is due, **we** will assume that **you** do not want to continue with **your** policy unless **you** tell **us** otherwise.

We may cancel **your** policy on that date.

Before **we** do, **we** will write to **you** to give **you** another opportunity to make the payment. If **you** do not pay the premium by the date stated in **our** letter, **we** will write to **you** to confirm that **your** policy was cancelled on the date the missed payment was due.

If **you** have made a claim, or one has been made against **you**, before that date **you** will need to pay the balance of the year's premium.

People involved in this contract

Unless **we** have stated otherwise, nothing in the policy is intended to confer a directly enforceable benefit on any other party under the Contracts (Rights of Third Parties) Act 1999.

Automatic renewal

When **your** policy is due for renewal, **we** may offer to renew it for **you** automatically using the payment details **you** have already given, unless **we** or **you** have advised otherwise.

We will write to **you** at least 21 days before **your** policy ends to confirm **your** renewal premium and policy terms, and before taking any payment. If **you** do not want to renew **your** policy, **you** must call **us** before **your** renewal date to let **us** know. It is not possible to offer automatic renewal with all payment methods, so please check **your** renewal invite for further details.

If **we** are unable to offer renewal terms, **we** will write to **you** at **your** last known address to let **you** know.

Cancellation by us

We have the right to cancel **your** policy at any time if there is a valid reason. **We** will give **you** 14 days' notice in writing. **We** will send **our** cancellation letter to the latest address **we** have for **you**.

Valid reasons may include but are not limited to:

- **you** failing to co-operate with **us** or send **us** information or documentation as required by the terms of **your** policy where this significantly affects **our** ability to process **your** claim or deal with **your** policy
- changes to **your** circumstances that mean **you** no longer meet **our** criteria for providing home insurance
- **you** using threatening or abusive behaviour or language with **our** staff or suppliers.

If **we** cancel **your** policy, **we** will return the premium paid less the amount for the period the policy has been in force.

Cancellation by you

You may cancel **your** policy at any time by contacting **us** on **0345 301 5287** or sending **us** notice in writing.

If you cancel at renewal

If **you** cancel before the new **period of insurance** is due to start, **we** will return any premium paid in full.

If **you** cancel within 14 days of the start of the new **period of insurance** or within 14 days of receiving **your** renewal documents (whichever is the later), **we** will return any premium paid in full.

We will not refund any premium if:

- **you** have made a claim during the **period of insurance**
- a claim has been made against **you** during the **period of insurance**.

If you cancel at any other time

If **you** cancel **your** policy before it is due to start, **we** will return any premium paid in full.

If **you** cancel within 14 days of **your** policy starting or within 14 days of receiving **your** documents (whichever is the later) **we** will return any premium paid in full. If **you** cancel after 14 days have passed, **we** will return any premium paid, less the administration fee shown in **your** schedule and an amount for the period the policy has been in force.

We will not refund any premium if:

- **you** have made a claim during the **period of insurance**
- a claim has been made against **you** during the **period of insurance**.

Index linking – contents cover

We will index link the amount shown on **your** schedule using the Retail Price Index or another appropriate index.

We do not apply index linking to **our** other policy limits.

Losses not covered**These apply to all sections**

- ✗ **We** don't cover any pre-existing loss or damage that happened before **your** cover started.
- ✗ **We** don't cover any loss, damage or legal liability caused by:
 - radioactive contamination. This is:
 - ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste from burning nuclear fuel
 - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment
 - war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution or similar event
 - sonic bangs from aircraft or other flying objects travelling at or above the speed of sound
 - pollution or contamination unless it is caused by oil leaking from:
 - any fixed heating installation in **your** home
 - any domestic appliance in **your** home.
 - failure of computers and electrical equipment caused by computer viruses
 - terrorism by a person or people acting alone or in connection with any organisation or government, using biological, chemical or nuclear force or contamination.

Policy definitions

Certain words in this policy booklet, your schedule and endorsements will have the same meaning wherever they appear.

The definitions listed below will apply to the whole policy, unless we say that they have a different meaning when used in particular sections of the policy.

We have highlighted these definitions in bold in this policy booklet.

Accidental Damage Accidental damage is sudden and unintentional physical damage that happens unexpectedly.

Appointed representative (section 3 only)

The **preferred law firm**, solicitor or other suitably qualified person appointed by us to represent **you** under this section of the policy.

Bicycle Any bicycle, including electrically powered models, and its accessories.

British Isles England, Scotland, Wales, the Isle of Man, the Channel Islands, Northern Ireland and the Republic of Ireland.

Business Any employment, trade or profession.

Business equipment Any electronic office equipment used for business purposes while it is being kept in **your home**. (eg computers, printers and photocopiers).

X But not:

- smart phones
- mobile phones
- tablet computers.

Contents Household goods, **personal possessions, business equipment**, camping equipment, **money**, satellite dishes, aerials and other articles which **you** are responsible for or that belong to **you**, domestic staff who live in or guests, except paying guests.

X But not:

- **vehicles**
- any living creature
- landlord's fixtures and fittings
- any contents belonging to the landlord unless **you** are legally liable for them
- securities (financial certificates except those defined as **money**), certificates and documents, except driving licences and passports.

Costs (section 3 only)

- All properly incurred, reasonable and proportionate fees, expenses and disbursements charged by the **appointed representative** and agreed by **us**. Legal fees and disbursements will be assessed on the standard basis or in accordance with any fixed recoverable costs scheme, if applicable.
- The fees incurred by **your** opponent that **you** are ordered to pay by a **court** and any other fees **we** agree to in writing.

Court (section 3 only) Court, tribunal or other suitable authority.

Date of incident (section 3 only)

- For civil cases, the date of the incident that leads to a claim. If more than one incident arises at different times from the same cause, the **date of incident** is the date of the first of these incidents.
- For criminal cases, the first date of any alleged offence.

Endorsement An agreed change to the terms of the policy shown in **your** policy schedule.

Excess The amount **you** must pay towards any claim.

Home The main residence occupied by **you**, at the address shown in **your** schedule, including its domestic garages and outbuildings.

Legal nuisance (section 3) Any continuous activity by another party causing a substantial and unreasonable interference with **your** use or enjoyment of **your home**.

Money Cash, bank notes, cheques, money orders, postal orders, traveller's cheques, savings certificates, share certificates, Premium Bonds, travel tickets, postage stamps (that are not part of a collection), phone cards, luncheon vouchers, and vouchers and cards with a cash value that belong to **you** and are not used for **business** purposes.

Period of insurance The period for which the policy covers **you** shown in **your** schedule.

Personal possessions **Valuables**, **sports equipment** and **bicycles** that belong to **you** and luggage, clothes and any other items **you** normally wear or carry that belong to **you** or for which **you** are legally responsible.

Preferred law firm (section 3 only) The law firm **we** choose to provide legal services. These legal specialists are chosen as they have the expertise to deal with **your** claim and must comply with **our** agreed service standards.

Professional customer representative For these purposes is a claims handler or a company acting in a professional or a business capacity and may include, for example, claims management companies or loss assessors but would not include a person acting in a private capacity, for example a relative.

Reasonable prospects of success (section 3 only) For civil cases, the **appointed representative** and a barrister, if instructed, is of the opinion that there is a better than 50% chance that **you** will:

- obtain a successful judgment, and

- recover **your** losses or damages or obtain any other legal remedy **we** agree to, including an enforcement of judgment or making a successful defence, appeal or defence of an appeal.

For criminal cases, the **appointed representative** and a barrister, if instructed, is of the opinion there is a better than 50% chance of **you** successfully reducing **your** sentence or fine or making a successful appeal or defence of an appeal.

Sports equipment Items used for sports activities, including sports clothes designed to be used for any sports activity.

X But not

- bicycles.

Terms of appointment (section 3 only)

A separate contract which **we** will require the **appointed representative** to enter into with **us** if they aren't a **preferred law firm**. It sets out the amounts **we** will pay them under **your** policy and their responsibilities to report to **us** at various stages of the claim.

Territorial limits (section 3 only)

The **United Kingdom**.

United Kingdom (section 3 only)

Great Britain, the Isle of Man, the Channel Islands and Northern Ireland.

Valuables

- Sets of coins, stamps or medals.
- Furs.
- Items or sets or collections of gold, silver or other precious metals.
- Jewellery.
- Watches.
- Works of art.

Vehicles Any vehicle or toy propelled by a motor of any kind, caravans, trailers, hovercraft, aircraft, watercraft, land yacht, wind powered or assisted vehicles as well as any of their keys, key-fobs, parts and accessories (except for removable entertainment or navigation equipment while it is removed from the vehicle).

- ✗ But not the following while being used for their intended purpose and by a person for whom they were designed:
- ride-on lawnmowers
 - electrically powered wheelchairs and mobility scooters
 - electrically powered children's ride on toys
 - electrically assisted **bicycles**
 - pedestrian controlled electrically powered golf trolleys
 - model watercraft
 - hand-propelled watercraft (such as a surfboard or rowing boat).

We, us, our, the company U K Insurance Limited.

You, your The person or persons named in **your** schedule and any of the following who normally live with them: their husband, wife, partner (a person living with them as though married), civil partner, children, parents and other relatives normally living with them.

How to make a complaint

We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible or explain something we could have made clearer.

We'd like you to speak to us about your problem by calling this number **0345 301 5287**. If you'd prefer to write to us you can send the letter to:

Customer Relations Manager
Churchill Court
Westmoreland Road
Bromley
BR1 1DP

Our staff are empowered to support you and will aim to resolve most issues within three working days, following receipt of your complaint.

If your complaint can't be resolved within three working days, we'll contact you to let you know who will be dealing with it and what the next steps are.

We will keep in regular contact with you. You'll also receive the following written communication from us depending on how long it takes us to resolve your complaint:

Communication Type	When will you get this?	What will it tell you?
Summary Resolution Communication	If we've been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service.
Acknowledgement	If we've been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know our complaint handling process and information about the Financial Ombudsman Service.
Unable to reach resolution within 8 weeks	If we've been unable to resolve your complaint within 8 weeks.	It will let you know why we are not in a position to give you our final response and when we expect to be able to provide this. We'll also let you know about your right to contact the Financial Ombudsman Service.
Final Response	If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.	This is a detailed response, which will outline: <ul style="list-style-type: none"> • our investigation • the decision • next steps, if applicable. It will also provide information about the Financial Ombudsman Service.

Independent Review

If we don't complete our investigations within 8 weeks of receiving your complaint or you're unhappy with our response, you may ask the Financial Ombudsman Service to look at your complaint. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the Financial Ombudsman Service will not affect your legal rights.

You can contact them by:

Email:

complaint.info@financial-ombudsman.org.uk

Phone:

UK: **0300 123 9123** or **0800 023 4567**

Abroad: **+44 20 7964 0500**

Writing to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Their website also has a great deal of useful information:

www.financial-ombudsman.org.uk

European Online Dispute Resolution Platform

If **you**, an individual, purchased **your** policy online mainly for **your** own private use there is now an Online Dispute Resolution (ODR) platform created by the EU Commission, which can help with resolving disputes. **You** can enter any complaint, other than for trade, about **your** policy onto the ODR. This will forward **your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. Their contact details are above, if **you** prefer to contact them directly. For more information about ODR please visit <http://ec.europa.eu/odr>

For complaints about Section 3 – Legal Protection

If **your** complaint relates to Section 3 – Legal Protection, **you** can refer **your** complaint to arbitration instead. This is where an independent person, known as an arbitrator, makes a decision on how to settle the dispute.

The arbitrator will be a solicitor or barrister or other suitably qualified person that **you** and **we** agree on. If **you** and **we** can't agree, **we** will ask the Chartered Institute of Arbitrators to decide.

The arbitrator's decision will be final and whoever does not win will have to pay all costs and expenses of the arbitration.

Everything else

Our regulators

Royal Bank of Scotland Renters Insurance policies are underwritten by U K Insurance Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810.

Financial Conduct Authority

- Go to www.fca.org.uk (the website includes a register of all regulated firms).
- Call 0800 111 6768.

Prudential Regulation Authority

- Go to www.bankofengland.co.uk/pru
- Call 020 7601 4878.

The Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at www.fscs.org.uk. U K Insurance Limited is a member of this scheme.

Can we help?

To make a change or to talk to us about your policy
Monday to Friday 8am to 8pm, Saturday 9am to 5pm,
Sunday 10am to 5pm

0345 301 5287

Need to claim?

Contents or Personal Possessions
Monday to Friday 8am to 8pm, Saturday 9am to 5pm

0345 301 5287

Legal Protection Optional

0345 246 4323

Helplines for practical advice any time you need it

Legal advice Optional with Section 3
24 hours, 365 days a year
Home Emergencies

0345 246 4323

24-hour Emergency Helpline

0345 878 5069

 **If you would like a Braille, large print or audio version of your documents, please let us know.**

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RBS HREN PB 0120