



HOME INSURANCE PLUS LIBRARY OF ENDORSEMENTS SSP VERSION



HOME ENDORSEMENT LIBRARY

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H001: Minimum Standard of Security

Applicable to Section 2 – Contents and Section 3 – Personal Possessions

(If shown as **INCLUDED** on **Your** policy **Schedule**).

We will not pay for loss or damage by theft or attempted theft from the **Home** unless:

- a) the following security devices are fitted and put into operation whenever the **Home** is left unattended
 - i) either
 - a. a lock approved to BS3621, or
 - b. a mortice deadlock of at least 5 levers, or
 - c. a rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins to the main entrance door
 - ii) key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (a) above to all other external doors except sliding patio doors
 - iii) a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (b) above to sliding patio doors
 - iv) key-operated security devices to all opening windows and skylights on the ground floor and those which are accessible on other floors
- b) all keys have been removed from locks and placed out of sight when the **Home** is left unattended.
- c) external windows as described in paragraph 1d) and all external doors are secured as above when **Your** household has retired for the night (except windows in occupied bedrooms which may be left open for ventilation).

Alternative security devices are not acceptable unless agreed by **Us**.

H004: Restricted cover - Fire, Lightning, Explosion and Earthquake

Whilst the **Buildings** are **Unoccupied** cover is restricted to loss or damage caused by:

- a) fire
- b) explosion
- c) lightning
- d) earthquake.

H007: Theft Restriction - Forced Entry or Exit to the Home

We will not pay for loss or damage caused by theft or attempted theft unless there is physical evidence of violent and forcible entry into, or exit from, the **Home**.

H010: Registered Childminder - Accidental Damage and Theft Exclusion

Applicable to Section 2 – Contents and Section 3 – Personal Possessions

(If shown as **INCLUDED** on **Your** policy **Schedule**).

We will not pay for loss or damage caused by:

- a) **Accidental Damage**
- b) theft or attempted theft unless there is physical evidence of violent and forcible entry into or exit from, the **Home**.

where **You** are involved in childminding at the **Home**.

It is a condition of this policy that **You**:

- i) are registered with **Your** Local Authority as a childminder
- ii) do not exceed the number of children in **Your Home** in accordance with **Your** Registration
- iii) do not have any employees.

H011: Bed and Breakfast Accommodation Cover Extension Buildings

Applicable to Section 1 – Buildings

(If shown as **INCLUDED** on **Your** policy **Schedule**).

You having declared that the **Home** is used in part for the provision of bed and breakfast accommodation, it is understood that:

- a) **Section 1 Buildings C Property Owners Liability** the policy exclusion of liability arising from **Your Business** shall not include the provision of bed and breakfast accommodation
- b) if **Your Home** is rendered unfit for the acceptance of paying guests following loss or damage for which a valid claim has been made and accepted by the company under Section 1 Buildings payment will be made to **You** for loss of bookings of an amount not exceeding £100 per week for a period of 8 weeks commencing 14 days after the date of loss or damage. Any claim for loss of bookings may be made under Section 1 Buildings or Section 2 Contents of this policy, if shown as **INCLUDED** in **Your Schedule**, but not under both
- c) the property is not licensed.

H011(a) Bed and Breakfast Accommodation Cover Extension Contents

Applicable to Section 2 – Contents and Section 3 – Personal Possessions

(If shown as INCLUDED on Your policy Schedule).

You having declared that the **Home** is used in part for the provision of bed and breakfast accommodation, it is understood that:

- a) **Valuables** and **Personal Effects** belonging to any guest at the property are included in the cover provided under Section 2 - Contents up to a limit of £1,000 in any one **Period of Insurance**
- b) the **Valuables** and **Personal Effects** of the guest are only insured within the boundaries of the **Home**
- c) the **Valuables** and **Personal Effects** of the guest are only insured provided that they are not insured by any other policy of insurance
- d) Section 2 C Occupiers and Personal Liability the policy exclusion of liability arising from **Your Business** shall not include the provision of bed and breakfast accommodation
- e) if **Your Home** is rendered unfit for the acceptance of paying guests following loss or damage for which a valid claim has been made and accepted by the company under this policy payment will be made to **You** for loss of bookings of an amount not exceeding £100 per week for a period of 8 weeks commencing 14 days after the date of loss or damage. Any claim for loss of bookings may be made under Section 1 Buildings or Section 2 Contents of this policy, if shown as INCLUDED in **Your Schedule**, but not under both
- f) the property is not licensed.

H014: Tenanted Properties - Professional Let Extension

Applicable to Section 1 - Buildings and Section 2 – Contents

(If shown as INCLUDED on Your policy Schedule).

The following exclusion under A3 Theft or attempted theft:

We will not pay for

Loss or damage caused by **You**, or any paying guest or tenant.

Is amended to read:

We will not pay for

Loss or damage caused by **You**, or any paying guest.

The following exclusion under A7 Vandalism or malicious acts:

We will not pay for

Loss or damage caused by **You**, or any paying guest or tenant.

Is amended to read:

We will not pay for

loss or damage caused by **You**, or any paying guest.

H015: Tenanted Properties Excess

We will not pay for the first £250 of each and every claim, or the **Excess** that applies to all other losses shown in **Your Schedule**, whichever is the highest whilst the **Home** is let to tenants.

You must notify **Us** immediately if the occupancy at the **Home** changes.

H016: Tenanted Properties Contents Exclusion

Applicable to Section 2 – Contents

We will not pay for loss or damage to:

- a) **Money**
- b) **Valuables**
- c) frozen food

whilst the **Home** is let to tenants.

You must notify **Us** immediately if the occupancy at the **Home** changes.

H021: Bicycles Condition

Applicable to Section 2 – Contents and Section 3 – Personal Possessions
(If shown as **INCLUDED** on **Your policy Schedule**).

We will not pay for loss or damage by theft or attempted theft of **Bicycles** unless:

- a) the **Bicycle** is kept in a locked building and there is physical evidence of violent forcible entry to or exit from the **Building**, or
- b) the **Bicycle** is secured through the frame to an immovable object by a 'D'-shaped shackle lock designed for use with **Bicycles**.

H022: Bicycles High Value

Applicable to Section 2 – Contents and Section 3 – Personal Possessions
(If shown as **INCLUDED** on **Your policy Schedule**).

We will not pay for loss or damage by theft or attempted theft of any single **Bicycle** valued at over £1,500 unless:

- a) the **Bicycle** is kept in a locked building and there is physical evidence of violent forcible entry to or exit from the **Building**, or
- b) the **Bicycle** is secured through the frame to an immovable object by a Sold Secure gold rated lock designed for **Bicycles**.

H024: Jewellery Protection/Maintenance

Applicable to Section 2 – Contents and Section 3 – Personal Possessions

(If shown as **INCLUDED** on **Your** policy **Schedule**).

We will not pay for loss or damage to individual items of jewellery valued at £10,000 or over unless the jewellery is:

- a) being worn by **You**, or
- b) kept in a locked safe with the adequate cash rating, or
- c) deposited in a bank, or
- d) carried by hand under **Your** personal supervision.

It is a condition of this policy that these items must be:

- i) inspected for defects at least every three years by a competent jeweller
- ii) rectified of any defects in clasps, mountings and settings immediately.

H030: Increased Excess £1,000 Accidental Damage

We will not pay for the first £1,000 in respect of each and every claim caused by **Accidental Damage**.

H031: Increased Excess £2,500 Accidental Damage

We will not pay for the first £2,500 in respect of each and every claim caused by **Accidental Damage**.

H032: Increased Excess £1,000 Vandalism and Malicious Acts

We will not pay for the first £1,000 in respect of each and every claim caused by vandalism or malicious acts.

H033: Increased Excess £2,500 Vandalism and Malicious Acts

We will not pay for the first £2,500 in respect of each and every claim caused by vandalism or malicious acts.

H051: Minimum Standard of Security Condition

We will not pay for loss or damage unless:

- a) the following security devices are fitted and put into operation whenever the **Home** is left unattended:
 - i) either
 - a. a lock approved to BS3621, or
 - b. a mortice deadlock of at least 5 levers, or
 - c. a rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins to the main entrance door
 - ii) key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (a) above to all other external doors except sliding patio doors
 - iii) a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (b) above to sliding patio doors
 - iv) key-operated security devices to all opening windows and skylights on the ground floor and those which are accessible on other floors
- b) all keys removed from locks and placed out of sight when the **Home** is left unattended
- c) external windows as described in paragraph 1(d) and all external doors are secured as above when **Your** household has retired for the night except windows in occupied bedrooms which may be left open for ventilation.

H057: Business Liability Extension - Property Owners Liability - Buildings

Applicable to Section 1 – Buildings

Part C Property Owners Liability – exclusion c) regarding liability in connection with any **Business** does not apply for **Business** visitors in respect of any accident happening in or about **Your Home** as long as this is used and occupied by **You** in connection with **Your** profession.

H058: Business Liability Extension - Occupiers and Personal Liability - Contents

Applicable to Section 2 – Contents

The following definition applies to this extension:

Products Supplied

anything which is:

- a) manufactured, sold, supplied, processed or treated
- b) repaired, serviced or tested
- c) installed, constructed, erected or transported

by **You** or on **Your** behalf.

Part C Occupiers and Personal Liability - exclusion c) ii) regarding liability in connection with any **Business** does not apply for **Business** visitors in respect of any accident happening in or about **Your Home** as long as this is used and occupied by **You** in connection with **Your** profession.

We will not pay for any loss or damage to property or injury, illness or disease arising out of:

- a) any advice or act whether of commission or omission in the exercise of **Your** profession
- b) **Products Supplied**.

H059: Business Equipment Definition Extension - Contents

The definition of **Business Equipment** is extended to include property that is held or used for any **Business** as below:

Business Equipment

Any property held or used for any **Business** including electronic office equipment, computers, keyboards, monitors and printers, word-processing equipment, desk-top publishing units, fax machines, photocopiers, typewriters, computer-aided design equipment and telephone equipment while kept in **Your Home**, unless otherwise insured.

We will not pay for smart phones, mobile telephones and personal digital assistants (PDAs).

H060: Flat Roof Condition

Applicable to Section 1 – Buildings

We will not pay for damage caused by storm or flood unless

- a) the flat roof portion of the **Buildings** has been inspected at least once every eight years by a builder or roofing contractor
- b) all remedial work following any inspection is completed within 60 days of the inspection
- c) **You** have retained evidence of the inspection and repairs.

We will not pay for the first £500 in respect of each and every claim caused by storm or flood.

H061: Working Farm Exclusion

We will not pay for any loss or damage:

- a) that arises from or in connection with the working farm on which the **Home** is situated
- b) to outbuildings that are used in connection with the working farm.