

# British Gas Home Insurance

## Your Terms & Conditions

- Buildings and Contents cover
- Buildings cover
- Contents cover
- Optional – Legal Expenses Cover
- Optional – Home Assistance



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# Important telephone numbers

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## British Gas Home Insurance team

0330 332 0990\*

Call to change or cancel your policy or to request alternative documentation formats such as Braille, large print or audio tape. Please be ready to give your policy number, which you can find on your schedule or online account.

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## Contents, Personal Possessions and Buildings claims

For immediate help and to make a claim, call your insurer as soon as you can, they'll tell you what to do next. You'll find their number in your schedule. Please be ready to give your policy number, which you can find on your schedule or online account.

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## Domestic helpline and Home Assistance

0330 332 0993\*

The Domestic helpline is automatically included to offer practical advice when trouble strikes in the home. Burst pipes, blocked drains, electrical faults, even wasp nests – we can arrange for an approved contractor to visit your home and sort out the problem as quickly as possible.

You will have to pay for any call out charges, parts and cost of labour.

If you have upgraded to the Home Assistance cover, we will pay up to £1,000 towards the costs and fees covered by this section.

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## Legal helpline and Legal Expenses cover

0330 332 0994\*

This confidential legal helpline service offers legal advice over the phone at local rates. You can get help with any personal or domestic legal problems.

If you have upgraded to the Legal Expenses cover, we will pay up to £50,000 towards legal costs and expenses covered by this section.

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\* We may record calls to help improve our service to you. Call charges to 03 numbers will cost you no more than 01 or 02 numbers, please check with your phone provider.

# Using this booklet

Please read this **policy** booklet with your schedule to make sure that you are satisfied with your insurance. If you have any questions, please contact the British Gas Home Insurance team. Important telephone numbers can be found on page 4.

Please also take some time to read the complaints procedure in the 'Making a complaint' section on page 15.

Certain words and phrases have a defined meaning. You can find the meanings of these defined terms on pages 8–9.

Some explanatory notes are included in your **policy** booklet. These are printed in italics.

You will find the following headings on many pages:

## ✓ What is covered

These sections give detailed information on the insurance provided and should be read, at all times, with 'What is not covered'.

## ✗ What is not covered

These sections tell you what is not included in your **policy**.

# Your policy

Thank you for choosing British Gas Home Insurance. British Gas Home Insurance is arranged by British Gas Services Limited (trading as British Gas), acting on behalf of the insurers specified in your schedule. This **policy** is underwritten by the insurer specified in your schedule.

This **policy** describes the insurance cover provided during the period of insurance as shown in your schedule which you have paid for, or have agreed to pay for, and for which we have accepted the premium.

The contract between you and the **administrator** is made up of this **policy** booklet, the Home Insurance Privacy Notice, your schedule and any **endorsements** shown in the schedule. British Gas wants to ensure that you fully understand your home insurance contract, and would therefore urge you to read all of these documents to make sure you are happy that British Gas Home Insurance meets your needs. Our Home Insurance Privacy Notice can be found at [britishgas.co.uk/home-services/home-insurance.html](http://britishgas.co.uk/home-services/home-insurance.html)

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## The law which applies to this policy

You, we and the **administrator** can choose the law which applies to this **policy**. It is proposed that the Law of England and Wales apply. Unless it is agreed otherwise the Law of England and Wales will apply to this **policy**.

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## Checking for changes to your cover

If you have varied the basic terms of your **policy**, this will be stated on your schedule.

In addition, **endorsements** may be applied that can include things like a requirement to have a burglar alarm fitted, a certain type of lock on your doors, a larger **policy excess** on a specific section or an increased limit for one of your **valuable** items.

## Important advice

Our British Gas Home Insurance policy is designed to protect you against the risk of things happening suddenly that you could not have expected such as fire, theft, flood and storm. It is not designed to protect you against losses that arise due to the gradual deterioration or poor maintenance of your home.

We have also taken this opportunity to bring some helpful information to your attention.

This section does not form part of your policy and contains only examples of what is contained in your booklet.

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## Collision

If someone crashes into your wall or your house, make sure you record their name, address, vehicle registration and contact details. We will need this information to help us try to recover your excess.

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## Subsidence

Damage caused by subsidence is the result of ground movement affecting your property. The most common signs of this are diagonal cracks away from door and window frames. New properties will often move for reasons other than subsidence and this natural settlement is not covered. Subsidence and other types of ground movement can be difficult and complex to repair. It is important that you tell us as soon as possible if you think your home may be affected.

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## Escape of water

Your cover for escape of water is designed to cover damage to your property caused by water leaks.

One of the biggest risks of water damage occurs when you are away during the winter when pipes can freeze and burst, causing large amounts of damage. It is important that you take steps to avoid this by keeping your central heating on low so your pipes do not freeze over. If you want to turn your heating off then you should drain your central heating system and switch off the water at the mains.

Please be aware that cover for escape of water ceases after the home has been unoccupied for more than 30 days.

In addition, damage can occur due to water leaks caused when the sealant or grout around your bath or shower has worn away or failed. It is important to inspect and maintain your property as damage of this nature is not covered by the policy.

Pipes often burst because they have worn out; if this happens, we will be able to pay for the damage the water caused but not to repair the pipe itself.

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## Fires

A large percentage of fires start in the kitchen and are caused by faulty electrical appliances or unattended cooking pans and equipment – particularly chip pans. In addition candles, cigarettes, electric blankets and overloaded plug sockets cause a significant fire risk.

Please ensure you bear these risks in mind and take adequate precautions to protect yourself and your family.

Smoke alarms save many lives and prevent significant damage every year. Please ensure that you have them fitted and check them regularly.

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## Floods

If water has or is expected to enter your property, you should secure your home and move your valuables and essentials to an elevated place or upper floor. You should also turn off all the utilities like power, water and gas supplies at their main source and disconnect all electrical appliances if possible.

If you know that you live in an area which is prone to flooding, there are additional steps you can take to protect your home and we would recommend contacting your local Environment Agency for further advice or call Floodline on 0345 988 1188.

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## Drains

Some drains which use defective materials such as pitch fibre in their construction are prone to wear out over time naturally. If this happens they will not be covered by your policy but there are more specific insurance policies available to protect you against this risk.

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## Storms

Properties are designed to withstand damage by all but the most extreme weather conditions. Normal weather conditions should not cause damage to a well maintained property and damage of this nature is not covered by this policy. It is therefore important that you keep your property in a good state of repair. Areas that you should focus on include blocked or broken gutters or down-pipes, and loose or damaged roof tiles.

Some areas like flat roofs, fascia boards and boundary walls are difficult to inspect so if you cannot check them yourself, you should use a relevant building expert to do this for you.

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## Thefts

Many thefts are committed by so called 'opportunistic' criminals. Your property is significantly more likely to be burgled if accessible entrances are not locked and secured. Your policy may carry an endorsement about the security you have in place to prevent thefts. This usually requires you to have certain types of door and window locks. Make sure you check your schedule to ensure you have the right protection in place. If you fail to meet these requirements, we may impose a higher excess for theft claims.

If you are going away, do what you can to make your house appear occupied. Ask a neighbour to pick up the mail, cancel milk and any other regular deliveries and use timers on lights if you have them.

Garages and sheds are attractive to criminals as they are easier to break into and often contain valuable items such as tools or golf clubs. Locking these is another important step to minimising the risk of a theft.

You should also take particular care of items such as laptops and MP3 players or iPods if you have Personal Possessions cover. We will not cover the theft of such items if they have been left unattended outside of your home.

# Meanings of defined terms

## Meanings that apply throughout your policy

These meanings apply to the whole of your **policy** except for the Home Assistance and Legal Expenses cover sections where different definitions apply.

If a word or phrase has a defined meaning, it will be **highlighted in bold** and will have the same meaning wherever it is used in the **policy**.

The terms **we, us, our, you, and your** also have a defined meaning listed here, but are not highlighted in bold throughout the **policy**.

The following definitions are listed alphabetically:

### Administrator

British Gas Services Limited

### Buildings

The structure of the **home** including fixtures and fittings and the following if they form part of the property:

- Oil and gas tanks, cesspits, septic tanks
- Permanent swimming pools, fixed hot tubs or Jacuzzis, ornamental ponds, fountains, tennis hard courts
- Walls, gates, fences, hedges, terraces, patios, drives, paths, statues, decking, railings, gazebos, pergolas
- Car ports, garages including garages on nearby sites
- External lighting, alarm systems and surveillance equipment, solar heating systems, wind turbines
- Fixed recreational toys and brick-built barbecues
- Laminated, wooden effect or vinyl floor covering that could not reasonably be removed and re-used
- Inspection hatches and covers all supplying your **home**
- **Outbuildings**.

### Business equipment

Any items or equipment, including computing equipment (but excluding data) used mainly for business, trade, professional or employment purposes. This includes stock but excludes business **money** and documents.

### Contents

Household goods (including tenants fixtures, fittings and interior decorations) frozen foods, **personal effects**, office equipment, **valuables, business equipment** and **money** are included provided that they belong to you or your **family** or you or your **family** are legally responsible for them and with the exception of **business equipment** they are mainly used for private purposes.

The following items are not included in this definition:

- **Vehicles or craft**
- Any living creature
- Documents
- Lottery tickets and raffle tickets
- Any part of the structure of the **buildings**, other than fixtures and fittings, for which you are responsible as the tenant.

### Domestic staff

A person employed to carry out domestic duties associated with your **home** and not employed by you in connection with any business, trade, profession or employment.

### Endorsement(s)

A change to the terms of the **policy** shown under 'Endorsements' in your schedule.

### Excess

The amount you must pay as the first part of each and every claim made.

### Family

Your spouse, domestic partner or civil partner, children, **domestic staff** and any other person all permanently living with you and not paying for their accommodation.

### Flood

An invasion of the property by a large volume of water caused by a rapid build-up or sudden release of water from outside the **buildings**.

### Heave

The upward or sideways movement of the site on which your **buildings** are situated, other than **settlement**, caused by swelling of the ground.

### Home

The private residence shown in your schedule including its garages and **outbuildings** if they form part of the property.

### Landslip

Sudden movement of soil on a slope or gradual creep of a slope over a period of time other than **settlement**.

### Money

Coins and bank notes in current use, cheques, postal orders, postage stamps which are not part of a collection, trading stamps, premium bonds, saving stamps or certificates, luncheon vouchers, record or book or similar tokens, money orders, travel tickets including season tickets, petrol coupons, gift tokens, phone cards, pre-booked event and entertainment tickets and electronic money cards.

This does not include credit card, cheque card or cash dispenser card liability.

### Outbuildings

- Sheds
- Greenhouses
- Summer houses
- Other buildings (but not caravans, mobile homes, motor homes or structures made of canvas, PVC or any other non-rigid material)

which do not form part of the main building of the **home**.

### Personal effects

Clothes and items of a personal nature likely to be worn, used or carried. For example portable radios and TVs, hand held games consoles, MP3 players, mobile phones and sports equipment.

### Policy

Your policy booklet and most recent schedule, including any **endorsement(s)**.

### Settlement

The natural movement of new properties in the months and years after they are built.

### Storm

A period of violent weather defined as:

- Wind speeds with gusts of at least 48 knots (55mph)\* or
- Torrential rainfall at a rate of at least 25mm per hour or
- Snow to a depth of at least one foot (30 cms) in 24 hours or
- Hail of such intensity that it causes damage to hard surfaces or breaks glass.

\* Equivalent to Storm Force 10 on the Beaufort Scale.

### Subsidence

Downward movement of the site on which the **buildings** are situated by a cause other than **settlement** or the weight of the **buildings** themselves.

### Unfurnished

Has not contained enough furniture and furnishings for normal living purposes for more than 30 consecutive days.

### Unoccupied

Not lived in and not occupied overnight by you or your **family** or a person authorised by you for more than 30 consecutive days.

### Valuables

Jewellery (including costume jewellery), articles of or containing gold, silver or other precious metals, cameras (which includes video cameras, camcorders and digital cameras), binoculars, watches, furs, paintings and other works of art and collections of stamps, coins and medals.

### Vehicles or craft

- 1 Electrically or mechanically propelled or assisted vehicles including plant machinery, mini diggers, fork lift trucks, motor cycles, children's motor cycles, quad bikes and children's quad bikes.
- 2 Aircraft (including gliders and hang gliders), drones (including mechanically propelled aerial toys, models or devices), boats, hovercraft and any other type of craft designed to be used in or on the water including hand or foot propelled craft, sailboards and windsurfers.
- 3 Trailers, carts, wagons, caravans and horse boxes.
- 4 Parts, accessories (including keys and key fobs), tools, fitted radios, cassette players and compact disc players and satellite navigation systems for any of the items in 1-3 above.

The following items are not included in this definition:

- Ride on lawn mowers only used for domestic purposes within the boundaries of the land belonging to your **home**
- Wheelchairs, mobility scooters and invalid carriages, provided they are only being used for their intended purpose and by the intended user, and they are not registered for use on the road
- Surfboards, water-skis, snowboards and skis
- Toys and models
- Pedal cycles, and electrically powered pedal cycles
- Golf trolleys which are controlled by someone on foot
- Portable satellite navigation devices or global positioning devices but not those fixed to a vehicle.

### Vermin

Rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

### We/us/our

The insurer shown on your schedule

### You/your

The person or people named in your schedule as the policyholder(s).

# General conditions

These conditions apply throughout your **policy**. Additional conditions apply to the Home Assistance and Legal Expenses sections.

You and your **family** must comply with them to have the full protection of your **policy**.

If you or your **family** do not comply with them we may take one or more of the following actions:

- Cancel your **policy**
- Declare your **policy** void (treating your **policy** as if it never existed)
- Change the terms and/or premium of your **policy**
- Refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.

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## 1 Providing accurate and complete information

When taking out, renewing or making changes to this **policy**, you or your agent (acting on your behalf) must take reasonable care to provide accurate and complete answers to all questions. The **administrator** may ask you to provide further information and/or documentation to ensure that the information you provided when taking out, making changes to or renewing your **policy** was accurate and complete.

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## 2 Changes in your circumstances

You must tell the **administrator** as soon as reasonably possible if your circumstances change or if any of the information shown in your proposal form, statement of fact or schedule changes during the period of insurance.

Examples of changes you must tell the **administrator**:

- Change of address
- Structural alteration to your **home**
- If you or your family intend to let or sublet your **home**
- If you or your family intend to use your **home** for any reason other than private residential purposes
- If your **home** will be **unoccupied**
- If your home is no longer occupied solely by you or your **family**
- If you or your **family** have been declared bankrupt or been subject to bankruptcy proceedings
- If you or your **family** have received a police caution for or been convicted of or charged with any offence other than driving offences.

The **administrator** will then tell you if there will be any change to your insurance premium and/or any change in the terms of your **policy**.

You must ensure that you provide accurate and complete information when asked questions about the changes in your circumstances.

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## 3 Maximum limits

### a) The value of your contents.

You must notify us as soon as possible if the full replacement value of your **contents** exceeds the amount shown in your schedule.

If the amount shown on your schedule represents less than 100% of the full replacement value of your **contents**, we will only be able to settle claims at the percentage you are insured for. For example, if the value of your **contents** shown on your schedule only represents 70% of the full replacement value then we will not pay more than 70% of your claim.

The full replacement value of your **contents** means the current cost to replace all your **contents** as new.

If the full replacement value of your **contents** exceeds the amount shown in your schedule, the cover under the **policy** will no longer meet your needs.

### b) The value of your buildings.

You must notify us as soon as possible if the full rebuilding cost of your **buildings** exceeds the amount shown in your schedule.

If the amount shown on your schedule represents less than 100% of the full rebuilding cost of your **buildings**, we will only be able to settle claims at the percentage you are insured for. For example, if the value of your buildings shown on your schedule only represents 70% of the full rebuilding cost, then we will not pay more than 70% of your claim.

The full rebuilding cost of your **buildings** means the cost of rebuilding if the **buildings** were completely destroyed. This is not necessarily the market value.

If the full rebuilding cost of your **buildings** exceeds the amount shown in your schedule, the cover under the **policy** will no longer meet your needs.

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## 4 Taking care of your property

You and your **family** must take all reasonable precautions to avoid injury, loss or damage, and take all reasonable steps to safeguard all the property insured from loss or damage.

You must maintain the **buildings** and **contents** in good repair.

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## 5 Dual insurance

If any injury, loss, damage or liability under 'Occupiers and Public liability' or 'Property owner's liability' is covered by any other insurance, we will not make any payment. If any other injury, loss, damage or liability is covered by any other insurance, then we will not pay more than our share.

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## 6 Cancelling your cover

### Cancellation within 14 days

You may cancel your **policy** by calling 0330 332 0990 within 14 days of receipt of your documents or, if later, the start or renewal date (the cancellation period).

If cover has not started, we will refund the full premium. If cover has started, we will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you provided no claims have occurred. If any claims have been made you will not receive a refund of premium.

### Cancellation after 14 days

You may cancel your **policy** at any time by calling 0330 332 0990.

As long as you have not incurred eligible claims during the period you have been on cover, an amount of premium in proportion to the time you have been on cover will be kept and rest of premium will be refunded. **Administrator** will apply an administration fee of £25 as part of cancellation.

If you are paying by instalments, your instalments will end. However, if you have incurred eligible claims you will either have to continue with the instalments, until the policy renewal date, or we may, at **administrator's** discretion, take the outstanding instalments you still owe from any claim payment made.

If you pay annually and you have received payment for or are in the process of making a claim you will not receive any refund of premium.

### Cancellation by the **administrator**

The **administrator** and the insurer reserves the right to cancel your **policy** when there is a valid reason to do so, if this occurs the policyholder will be advised by the **administrator**. Valid reasons are:

- You provide inaccurate or incomplete information (a disclosure breach);
- You make a change to your information which renders the risk no longer acceptable to insure;
- You act in a fraudulent manner or there is a reasonable suspicion of fraudulent behaviour; or,
- You fail to pay the premium or default if you are paying by instalments. Please see General condition 'Non-payment of premiums' for further information
- You use threatening or abusive behaviour or language towards the **administrator** or insurer staff or suppliers.

If, as a consequence of the above, your **policy** is cancelled, you'll be provided with written notice to your last known address no less than 14 days before the date the **policy** is cancelled.

### Non-payment of premiums

The **administrator** reserves the right to cancel this **policy** by providing 14 days prior written notice in the event of non-payment of the premium or default if you are paying by instalments.

If the **administrator** is unable to collect a payment by instalments, reasonable endeavours will be used to collect the outstanding payment(s), before exercising the right to cancel your **policy**.

# General exclusions

These exclusions apply throughout your **policy**.

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## We will not pay for:

### 1 Riot or civil commotion

Any loss, damage or liability caused by or happening through riot or civil commotion outside the United Kingdom, the Isle of Man or the Channel Islands.

### 2 Sonic bangs

Loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

### 3 Reduction in market value

Any reduction in market value of any property following its repair or reinstatement.

### 4 Confiscation

Any loss or damage or liability caused by or happening through confiscation or detention by customs or other officials or authorities.

#### Exclusions 1–4 above do not apply to:

- Liability to **domestic staff**
- Tenant's liability
- Occupier's and public liability
- Property owner's liability.

### 5 Radioactive contamination

Any loss or damage to any property or damage or additional expense following on from the event for which you are claiming and any legal liability directly or indirectly caused by or contributed to by or arising from:

- a) ionising radiations or contamination by radioactivity from any irradiated fuel or from any nuclear waste from the combustion of nuclear fuel
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component.

### 6 War risks

Any loss, damage or liability caused by or happening through war, invasion, acts of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

### 7 Terrorism

Any loss, damage, liability, cost or expenses of whatsoever nature directly or indirectly caused or caused by or happening through or in connection with any act of terrorism. For the purpose of this exclusion 'terrorism' means the use of biological chemical and/or nuclear chemical and/or nuclear force or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public in fear. However losses caused by or resulting from riot, riot attending a strike, civil commotion and malicious damage, are not excluded hereunder.

### 8 Pollution/contamination

Loss, damage, liability or bodily injury arising directly or indirectly from pollution or contamination unless caused by:

- a) A sudden and unforeseen and identifiable incident
- b) Leakage of oil from a domestic oil installation at your **home**.

### 9 Gradual deterioration/maintenance

Any loss or damage caused by wear and tear, depreciation, the effects of light or the atmosphere, mould, dry or wet rot or fungus and costs that arise from the normal use, maintenance and upkeep of your **buildings** and its **contents**.

### 10 Deliberate loss or damage

Any loss or damage caused, or allowed to be caused, deliberately, wilfully, maliciously, illegally or unlawfully by you or your **family** or anyone lawfully in the **home**.

# Claims conditions

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## The first thing you must do

Please check your cover. This policy booklet contains details of what is covered and how we settle claims. Your schedule will show what sections are in force.

These conditions apply to the **Contents**, Personal Possessions and **Buildings** sections. For Home Assistance and Legal Expenses, separate conditions apply.

You and your **family** must comply with these conditions to have the full protection of your **policy**.

If you and your **family** do not comply with them, we may take one or more of the following actions:

- Cancel your **policy**
- Change the terms of your **policy**
- Refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.

You should:

- Urgently inform the Police and obtain a crime or lost property reference number if property is lost or stolen or theft or malicious damage is suspected.
- Contact us as soon as possible on 0330 332 0989.
- Take all reasonable steps to recover missing property.
- Take all reasonable steps to prevent further damage.

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## What you must do after making your claim

- If we ask, you must send us written details of your claim within 30 days
- Provide us with full details in writing as soon as possible if someone is holding you or your **family** responsible for damage to their property or bodily injury to them. You must also send us any writ, summons, letter of claim or other document as soon as possible
- To help prove your claim, we may require you to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, utility bills, pre-purchase surveys or plans and deeds of your property
- To help assist in dealing with your claim, we may require you to obtain estimates for the replacement or repair of damaged property
- We will only ask for information relevant to your claim and we will pay for any reasonable expenses you incur in providing us with the above information as part of your claim.

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## What you must not do

- Admit or deny any claim made by a third party against you or your family or make any agreement with them
- Abandon any property for us to deal with
- Dispose of damaged items as we may need to see them.

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## What we are entitled to do

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in your name for our benefit against any other party.

We are entitled to take possession of the property insured and deal with any salvage. We may also pursue any claim to recover any amount due from a third party in your name.

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## Fraud

Throughout your dealings with us we expect you to act honestly.

If you or anyone acting for you:

- Knowingly makes a fraudulent or exaggerated claim under the **policy**; or
- Knowingly makes a false statement in support of a claim; or
- Submits a knowingly false or forged document in support of a claim; or
- Makes a claim for any loss or damage caused by your wilful act or caused with your agreement, knowledge or collusion.

Then:

- We may make your **policy** void from the date of the fraudulent act
- We will not pay any fraudulent claims
- We will be entitled to recover from you the amount of any fraudulent claim already paid under the **policy** since the start date
- We may not return any premium paid by you for the **policy**
- We may inform the Police of the circumstances.

# Making a claim

When you think you need to make a claim please call your insurer. You'll find their number in your schedule. Our claims team will immediately take action to help you. To make the claims process as quick as possible, please have your **policy** number to hand.

When you phone we will:

- Take details of the loss or damage
- Instruct an approved supplier or loss adjustor to contact you if necessary
- Where necessary, arrange for someone to contact you by phone, as soon as possible to discuss your claim.

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## What you should do in an emergency

- Take any necessary steps to prevent further damage to the property such as switching off the gas, electricity and water supply
- Phone our 365 days a year, 24 hour domestic helpline. By phoning this helpline you will be given the choice of using a vetted tradesperson who could be appointed to undertake any emergency repairs or you can use your own contractor. You will have to pay for any call out charges, parts and cost of labour
- Call our claims team who can discuss the claim with you and give you some practical advice. Please look at the phone numbers on page 4 and choose the most appropriate
- You must not dispose of any damaged items or conduct permanent repairs because we may need to inspect the damage.

## Our promise

- You will speak to a knowledgeable and trained member of staff who can discuss the claim and explain the next steps
- We will call you back when promised
- We will provide you with regular updates on your claim.

## How we settle claims

We may repair, reinstate or replace the damaged property. If we cannot replace or repair the property we may pay for the loss or damage in cash or cash alternative (including vouchers and/or store cards).

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

If no equivalent replacement is available then we will pay the full replacement cost of the item with no discount applied.

With your agreement we may appoint an approved supplier to act on our behalf to validate your claim. They are authorised to arrange a quotation, a repair or a replacement.

Any permanent repairs made by our approved suppliers are guaranteed.

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## Contents and Business equipment

We will settle claims for loss or damage to items which are beyond economic repair on the basis of cost as new as long as:

- The **contents** have been maintained in good repair
- The **contents** limit shown in your **policy** schedule is sufficient to cover the full value of the property.

For **contents**, the full value means the current cost to replace all your **contents** as new.

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## Buildings

We will settle claims for loss or damage to the **buildings** without deduction as long as:

- The **buildings** have been maintained in good repair
- The **buildings** limit shown in your **policy** schedule is sufficient to cover the full value of the **buildings**.

For **buildings**, full value means the cost of rebuilding, if the **buildings** were completely destroyed. This is not necessarily the market value.

If it is not possible to repair or rebuild the damage to the **buildings**, or it is uneconomical to do so, we will pay the difference between the value of selling your property on the open market immediately before the damage and its value after the damage. If it is possible to repair the **building** but you ask us to settle the claim using cash or cash alternative, and we agree to do so, we will pay for the decrease in market value of your **buildings** due to the damage but not more than it would have cost us to repair the damage to your **buildings**.

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## Matching sets, suites and carpets

We treat any individual items of a matching set or suite of furniture, sanitary ware or other bathroom fittings as a single item. We will pay you for individual damaged items but not for undamaged companion pieces.

If the individual damaged items cannot be repaired or a replacement found, we will also pay up to 50% towards the undamaged part of the set or suite of furniture, sanitary ware or bathroom fittings.

If a floor covering is damaged beyond repair we will only pay to have the damaged floor covering replaced. We will not pay for undamaged floor covering in adjoining rooms.

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## Storm damage claims

The definition of what we mean by **storm** can be found in the 'Meanings of defined terms' section on pages 8–9.

When we assess your claim, we will not rely solely on the definition of **storm** as this is just one factor we consider when you have this kind of damage to your **home**.

Other factors we consider are as follows:

- Does the evidence show that **storm** conditions occurred on or around the date the damage is said to have happened
- Is the damage claimed for consistent with the damage caused by **storm** damage
- Were **storm** conditions the main cause of the damage or were other factors involved? For example, we look if the damage would have occurred without the **storm**. This insurance **policy** is not designed to cover you for any gradual deterioration, wear and tear or loss or damage resulting from inadequate maintenance. Please see the 'General exclusions' and 'General conditions' sections of this **policy** for more information.

We will always talk to you about what damage you have as well as look at the weather conditions in the area.

Where we obtain local weather reports, we will take into account the distance of any weather stations from your **home** before making a decision.

In order to help assess your claim, we will also send a claims expert to your **home** if necessary.

## Making a complaint

All complaints are taken seriously. They will be acknowledged promptly and investigated quickly and thoroughly, and you will be kept informed of progress. Everything possible will be done to resolve your complaint. Information from complaints will be used to continuously improve service.

Depending on the nature of your complaint, it will be dealt with, and you will be contacted by the British Gas Home Insurance team or the relevant insurer.

Following the steps below will help the British Gas Home Insurance team to understand your concerns and give you a fair response.

### Making your complaint

- Call: **0330 332 0990**
- Email: **HomeInsurance@britishgas.co.uk**
- Write to:  
The British Gas Home Insurance Team,  
British Gas,  
30 The Causeway  
Staines-Upon-Thames  
Middlesex  
TW18 3BY

If you remain dissatisfied following a final written response or it has been more than eight weeks since the British Gas Home Insurance team received your complaint, you may refer your case to the Financial Ombudsman Service; an independent body that arbitrates on complaints about general insurance products, using contact details as follows.

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

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

Fax: 020 7964 1001

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

Web: <https://help.financial-ombudsman.org.uk>

You have six months from the date of the British Gas Home Insurance team final response to refer your complaint to the Financial Ombudsman Service. This does not affect your right to take legal action.

### Online Dispute Resolution (ODR)

If you have a complaint about products bought from the **administrator** online, then alternatively you may want to visit the European Commission's online dispute resolution platform: **[ec.europa.eu/consumers/odr](https://ec.europa.eu/consumers/odr)**

### Financial Services Compensation Scheme (FSCS)

British Gas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if British Gas Insurance Limited cannot meet its obligations. General insurance is covered for 90% of the claim, without any upper limit.

The insurer as shown on your schedule is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim.

You can get more information about the compensation scheme from FSCS at **[fscs.org.uk](https://fscs.org.uk)** or by phoning **0800 678 1100**.

# Contents cover

Your schedule will show if you have chosen this section.

## What is the most we will pay?

In total we will pay you up to the **contents** sum insured shown in your **policy** schedule for any one claim under **contents** causes 1–11, and covers 12, 13, 19, 25, 31, 34 and 36.

We will pay you up to the limits shown for **contents** covers 14–18, 20–24, 26–30, 32–33 and 35 in addition to the **contents** sum insured shown in your schedule.

The following limits apply:

- For any one **valuable** – **£10,000**
- For any one claim for **valuables** – **£20,000**
- For **money** – **£750**
- For **business equipment** – **£5,000** which can include an amount up to **£500** for business stock.

These are the standard limits. If you have increased any of them, the new limits will be shown in your schedule.

Your **policy** covers you or your **family's contents** while they are in the **home** by the following causes and covers:

## Cause 1 – Fire, explosion, smoke, lightning, earthquake

### ✓ What is covered

Loss or damage caused by fire, explosion, smoke, lightning or earthquake.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Smoke damage arising gradually or out of repeated exposure.

## Cause 2 – Storm or flood

### ✓ What is covered

Loss or damage caused by **storm** or **flood**.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage by frost.

## Cause 3 – Theft

### ✓ What is covered

Loss or damage caused by theft or attempted theft.

*Please check your schedule for any security requirements that may apply.*

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**
- 3 Loss or damage if property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason
- 4 Loss or damage as a result of any failed online purchase or transaction
- 5 Loss or damage from your **home** if any part of it is occupied by anyone other than you or your **family**, unless there has been forcible and violent entry to or exit from your **home**.

## Cause 4 – Escape of water

### ✓ What is covered

Loss or damage caused by water leaking from:

- 1 A fixed water installation
- 2 A drainage installation
- 3 A heating installation
- 4 A washing machine, dishwasher, water bed, fridge or freezer.

*Damage to the items themselves is only covered if the damage has happened as a result of an insured cause or cover.*

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**.
- 3 Loss or damage caused by failure or lack of sealant and/or grout.
- 4 Damage caused by sinks and baths overflowing as a result of the taps being left on. This exclusion does not apply if you have chosen **contents** plus Accidental Damage cover.

---

## Cause 5 – Escape of oil

### ✓ What is covered

Loss or damage caused by oil leaking from a fixed oil-fired heating installation, including smoke and smudge damage by vapourisation due to a defective oil-fired heating installation.

*Damage to the installation itself is only covered if the damage has happened as a result of an insured cause or cover.*

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**.

---

## Cause 6 – Malicious people

### ✓ What is covered

Loss or damage caused by malicious people.

*Please check your schedule for any security requirements that may apply.*

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**
- 3 Malicious damage caused by you or your **family** or any person you or your **family** have allowed into your **home**.

---

## Cause 7 – Riot and civil commotion

### ✓ What is covered

Loss or damage caused by riot, civil commotion, strikes, labour and political disturbances.

### ✗ What is not covered

The amount of the **excess** shown in your schedule.

---

## Cause 8 – Subsidence, ground heave or landslip

### ✓ What is covered

Loss or damage caused by:

- 1 **Subsidence** or ground **heave** of the site on which the **buildings** stand
- 2 **Landslip**.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage caused by coastal or river bank erosion.

---

## Cause 9 – Collision

### ✓ What is covered

Loss or damage caused by collision, by aircraft, aerial devices, road or rail vehicles (or anything dropped from them) or animals.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage caused by your domestic pets.

---

## Cause 10 – Aerials, satellite dishes, telegraph poles or electricity pylons

### ✓ What is covered

Loss or damage caused by the breakage or collapse of radio or television aerials, satellite dishes, lamp posts, masts, telegraph poles, electricity pylons or overhead cables.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Mechanical or electrical breakdown or failure
- 3 Damage caused by or in the process of cleaning, maintenance, repair or dismantling
- 4 Damage to equipment not in or attached to the **buildings**
- 5 Loss or damage to the items themselves.

*Damage for items in or on the **home** may be covered – see cover '12 – Entertainment Equipment'.*

---

## Cause 11 – Falling trees

### ✓ What is covered

Loss or damage caused by falling trees or branches.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage caused by tree felling, lopping or topping
- 3 The cost of removing fallen trees, or branches unless the **buildings** or **contents** have also been damaged.

---

## Cover 12 – Entertainment equipment

### ✓ What is covered

Accidental Damage to:

- 1 Television sets
- 2 Radios
- 3 MP3 players, compact disc players, record players and tape recorders
- 4 DVD and Blu-ray players
- 5 Computers, laptops, notebooks, games consoles and similar devices
- 6 Cable/satellite/digital television receivers
- 7 Television aerials and satellite dishes.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Mechanical or electrical breakdown or failure
- 3 Damage to records, discs, cassettes and tapes
- 4 Accidental Damage or contamination to computers or computer equipment by:
  - a) Erasure or distortion of data
  - b) Accidental erasure or mislaying or misfiling of documents or records
  - c) Viruses.
- 5 Damage caused by or in the process of cleaning, maintenance, repair, dismantling, or altering
- 6 Loss arising from the cost of remaking any film, disc or tape or the value of any information contained on it
- 7 Damage to equipment not in or on the **home**
- 8 Loss or damage by chewing, scratching, tearing or fouling by domestic pets
- 9 Mobile phones.

---

## Cover 13 – Mirrors and glass

### ✓ What is covered

Accidental breakage of:

- 1 Mirrors
- 2 Fixed glass in and glass tops of furniture
- 3 Ceramic hobs and ceramic tops of cookers
- 4 Glass oven doors.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage while the **home** is **unoccupied** or **unfurnished**
- 3 Loss or damage to you or your **family's contents** while they are not in the **home**.

---

## Cover 14 – Keys and locks

### ✓ What is covered

We will pay up to £1,000 for any one claim for the cost of replacing keys and locks or lock mechanisms to:

- 1 External doors and windows of the **home**
- 2 An alarm protecting the home
- 3 A safe in the **home**

after the keys are lost or stolen.

*Emergency key replacement is provided under the Home Assistance section (if chosen).*

### X What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 The cost of replacing keys and locks to a garage or **outbuilding**.

*If you have chosen both **contents** and **buildings** insurance then we will only pay under one section for any claim.*

---

## Cover 15 – Credit card liability

### ✓ What is covered

Your or your **family's** liability under the terms of any credit card, cheque card or cash dispenser card agreement as a direct result of its theft from your **home** and following its unauthorised use by any person not related to or living with you.

We will pay up to £1,000 for any one claim.

*Do not forget to inform the Police and issuing authorities as soon as possible in the event of a loss or if you suspect fraudulent use of any card.*

### X What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Any loss unless you or your **family** have complied with the terms and conditions of the issuing authority
- 3 Any loss or claim due to accounting errors or omissions.

---

## Cover 16 – Domestic heating oil

### ✓ What is covered

We will pay up to £1,000 for any one claim for accidental loss of domestic heating oil.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**.

---

## Cover 17 – Metered water

### ✓ What is covered

We will pay up to £1,000 for any one claim for accidental loss of metered water.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**.

---

## Cover 18 – Contents in the garden

### ✓ What is covered

We will pay up to £1,000 for any one claim for loss or damage by causes 1 and 3–11 to **contents** when in the open within the boundaries of the **home**.

*Items such as garden furniture, external statues and garden pots are included within this section.*

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage to plants and trees
- 3 Loss or damage to **valuables** or **money**
- 4 Loss or damage to **business equipment**.

---

## Cover 19 – Temporary removal

### ✓ What is covered

Loss or damage by causes 1–11 when **contents** are temporarily removed from your **home** to:

- 1 Any bank or safe deposit
- 2 Any private dwelling provided that it is not **unoccupied** or **unfurnished**
- 3 Any building where you or your **family** are working or temporarily living while anywhere in the world.  
Under 2 and 3 the maximum amount payable for theft or attempted theft from a room in a school boarding house, college or university halls of residence accommodation is £2,500 for any one claim.

#### Student belongings

We cover student's possessions up to the limit, providing the student's permanent address is the **home**. Additional cover is available under the 'Personal Possessions' section (if chosen).

We provide insurance protection for **contents** in your **home** during short periods of unoccupancy, for example, when you are on holiday.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage:
  - a) By theft, unless it involves forcible or violent entry to or exit from a building
  - b) From a caravan, a mobile home or motor home
  - c) Outside the United Kingdom, the Isle of Man or the Channel Islands by riot, civil commotion, strikes, labour and political disturbances or malicious people
  - d) To **business equipment**.

---

## Cover 20 – Alternative accommodation

### ✓ What is covered

While your **home** cannot be lived in because of loss or damage covered by this **policy**, we will pay up to £15,000 for any one claim for:

- 1 Rent for which you are legally liable or
- 2 The reasonable increased cost of alternative accommodation for you, your **family** and your domestic pets
- 3 Rent which you would have received if you had been renting out part of the **home**.

### ✗ What is not covered

The amount of the **excess** shown in your schedule.

---

## Cover 21 – Documents

### ✓ What is covered

We will pay up to £500 towards any one claim for loss or damage, by causes 1–11, to documents (other than **money**) whilst:

- 1 Within the main building of the **home** or
- 2 Deposited in a bank safe deposit or solicitor's strong room anywhere in the world.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Documents more specifically insured by any other insurance
- 3 Documents mainly used for business, trade, profession or employment purposes.

---

## Cover 22 – Special events

### ✓ What is covered

We will automatically increase the **contents** sum insured by up to £7,500 for any one claim for gifts, food and provisions during the period 30 days before and 30 days after a special event you or your **family** are celebrating for example; weddings, civil partnerships, religious festivals, birthdays, anniversaries and any other type of celebration.

---

## Cover 23 – Visitors' personal effects

### ✓ What is covered

We will pay any visitor at your request up to £1,000 towards any one claim, for each visitor, for loss or damage by causes 1–11 to their **personal effects** whilst within the **home**.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage to **valuables** or **money**
- 3 Loss or damage specifically excluded under **Contents** cover.

---

## Cover 24 – Domestic staff's personal effects

### ✓ What is covered

We will pay **domestic staff** at your request up to £1,000 towards any one claim, for each member of your **domestic staff**, for loss or damage, by causes 1–11, to their **personal effects** whilst within the **home**.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage to **valuables** or **money**.

---

## Cover 25 – Frozen food

### ✓ What is covered

Loss or damage to food in a fridge or freezer which is made inedible by:

- 1 A change in temperature; or
- 2 Contamination by refrigerant or refrigerant fumes.

The fridge or freezer must be:

- 1 In the **home** and
- 2 Owned by, or the responsibility of, you or your **family**.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage resulting from:
  - a) The deliberate act of you, your **family** or any electricity supplier
  - b) Strike, lock-out or industrial dispute
  - c) Food mainly used for business, trade, profession or employment purposes.

---

## Cover 26 – Liability to domestic staff

### ✓ What is covered

Subject to the limit below we will pay any amount that you or your **family** become legally liable to pay as compensation (including claimant's costs and expenses) for death, bodily injury or illness of any **domestic staff** within the United Kingdom, the Channel Islands and the Isle of Man.

We will pay up to £10,000,000 (which includes **costs** and expenses agreed by us in writing) for any one claim or series of claims arising from any one event or one source or original cause.

### X What is not covered

Your or your **family's** legal liability to pay compensation or **costs** for bodily injury (including death) sustained by any **domestic staff** when they are:

- 1 Carried in or on any **vehicles or craft**
- 2 Entering, getting onto or getting off any **vehicles or craft**

where such bodily injury or illness (including death) is caused by or arises out of your or your **family's** use of any **vehicles or craft**.

---

## Cover 27 – Tenant's liability (applicable if the home is rented)

### ✓ What is covered

We will pay up to £15,000 for any one claim or series of claims arising from any one event or one source or original cause that you or your family become legally liable to pay as tenant of the home for:

- 1 Damage to the **buildings** by causes 1–11 specified under the **buildings** section of this **policy**
- 2 Accidental Damage to cables, drain inspection covers or underground drains, pipes or tanks providing a service to or from the **home**
- 3 Accidental breakage of:
  - a) Fixed glass in:
    - i Windows
    - ii Doors
    - iii Fanlights
    - iv Skylights
    - v Greenhouses
    - vi Conservatories
    - vii Verandas
  - b) Fixed ceramic hobs or hob covers
  - c) Fixed sanitary ware and bathroom fittings.

### X What is not covered

Loss or damage to gates, hedges and fences.

---

## Cover 28 – Occupiers and Public liability

### ✓ What is covered

We will pay up to £2,000,000 (including costs and expenses agreed by us in writing) for any one claim or series of claims arising from any one event or one source or original cause that you or your **family** become legally liable to pay as compensation (including claimants costs and expenses) occurring during the period of insurance for accidental:

- 1 Death, bodily injury or illness of any person
- 2 Damage to material property not belonging to or in the custody or control of you, your **family** or **domestic staff** arising from:
  - a) The occupation of the **home** (but not its ownership)
  - b) The private pursuits of you or your **family**
  - c) The employment by you or your **family** of **domestic staff**.

### X What is not covered

Legal liability to pay compensation or costs arising from:

- 1 Any business, trade, profession or employment
- 2 The transmission of any contagious disease or virus
- 3 Owning, possessing or using **vehicles or craft**
- 4 Owning, possessing or using drones including mechanically propelled aerial toys, models or devices
- 5 Owning, possessing or using a dangerous dog of one of the following breeds Pit Bull Terrier, Japanese Tosa, Dogo Argentino, Fila Brasileiro and cross breeds of these with any other breed
- 6 Owning any species of animal not domesticated in the UK
- 7 Any action for damages brought in a court outside the United Kingdom, the Channel Islands or the Isle of Man
- 8 Death of or bodily injury or illness to you or your **family**.

Any liability which is covered under a more specific **policy**.

### Important

Under this section we will provide cover for your liability as the occupier of your **home** arising from the private pursuits of you or your **family**. We will not cover your liability arising from your ownership of your **home**.

Most commonly, the occupier (tenant or occupying owner) of the property and the land belonging to it will be held responsible for liabilities arising from incidents occurring at the property.

Please note if you are the owner of the **buildings** you will also need to arrange property owners liability cover which most insurers automatically include under buildings insurance.

---

## Cover 29 – Unrecovered damages

### ✓ What is covered

We will pay up to £2,000,000 for any award of damages made in your or your **family's** favour which:

- 1 Is for death, bodily injury, illness or damage to property of such nature that you or your **family** would have been entitled to a claims payment under **contents** cover 28 – Occupiers and Public liability had you or your **family** been responsible for the injury or damage and
- 2 Is made by a court within the United Kingdom, Isle of Man or Channel Islands and
- 3 Is still outstanding six months after the date on which it is made and
- 4 Is not being appealed.

---

## Cover 30 – Garden plants

### ✓ What is covered

We will pay up to £500 for any one claim for loss or damage to plants, bushes, shrubs and trees while in the open within the boundaries of the land belonging to the **home** caused by:

- 1 Fire, smoke, explosion, lightning or earthquake
- 2 Theft or attempted theft by malicious people or vandals
- 3 Riot, civil commotion, strikes and labour and political disturbances.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage while the **home** is **unoccupied** or **unfurnished**.

---

## Cover 31 – Emergency entry

### ✓ What is covered

Loss or damage to **contents** caused when the fire police or ambulance service has to force an entry to the **buildings** because of an emergency or perceived emergency.

### X What is not covered

The amount of the **excess** shown in your schedule.

---

## Cover 32 – Fatal accident

### ✓ What is covered

We will pay up to £5,000 to the deceased's legal representatives if you, or your spouse, civil partner or domestic partner living with you, suffers bodily injury within the United Kingdom, the Channel Islands or the Isle of Man as a result of:

- 1 An accident, assault or fire in the **home**
- 2 An accident whilst travelling as a passenger on a public service vehicle
- 3 An assault in the street

during the period of insurance which proves fatal within 12 months of its occurrence.

---

## Cover 33 – Downloaded audio/visual files

### ✓ What is covered

We will pay up to £1,000 for any one claim for loss or damage to legally downloaded audio/visual files stored on your home entertainment equipment and/or mobile phone as a result of causes 1–11 insured by this section.

### X What is not covered

The amount of the **excess** shown in your schedule.

# Contents plus Accidental Damage cover

Your schedule will show if you have chosen this section.

---

## Cover 34 – Additional Accidental Damage

### ✓ What is covered

Accidental Damage or loss to **contents** while they are in the **home**.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Any loss or damage specifically excluded under **contents** causes 1–11 and covers 12–33.
- 3 Accidental Damage or loss:
  - a) By mechanical or electrical breakdown or failure
  - b) Arising from the cost of remaking any film, disc or tape or the value of any information contained on it
  - c) Caused by or in the process of cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing
  - d) By chewing, scratching, tearing or fouling by domestic pets
  - e) Caused by infestation, chewing, scratching, tearing or fouling by insects or **vermin**
  - f) To food, drink or plants
  - g) Specifically covered under **contents** causes 1–11, **contents** covers 12–33
  - h) To computers or computer equipment by:
    - i) Accidental loss or mislaying or misfiling of documents or records
    - ii) Viruses
    - iii) Contamination
  - i) Arising from depreciation in value or other loss, damage or additional expense following on from the event for which you are claiming. e.g. costs incurred in preparing the claim or loss of earnings following your bodily injury or illness
  - j) While the **home** is **unoccupied** or **unfurnished**

---

## Cover 35 – Accidental Damage to contents in the garden

### ✓ What is covered

We will pay up to £1,000 for any one claim for Accidental Damage or loss to **contents** when in the open within the boundaries of the **home**.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Any loss or damage caused by **storm** or **flood**
- 3 Any loss or damage specifically excluded under **contents** causes 1–11 and covers 12–34
- 4 Accidental Damage or loss:
  - a) To plants and trees
  - b) To **valuables** and **money**
  - c) To **business equipment**.

---

## Cover 36 – House removal

### ✓ What is covered

Accidental Damage or loss to **contents** while being removed by professional removal contractors, from the **home** to any new private residence within the United Kingdom, the Channel Islands or the Isle of Man.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Accidental Damage or loss:
  - a) To **money**
  - b) To china, glass, porcelain or any other item of earthenware unless packed by professional removal contractors
  - c) To jewellery
  - d) During sea transit
  - e) Whilst the **contents** are in storage
  - f) Caused by mechanical or electrical breakdown or failure.

# Personal Possessions

Your **policy** schedule will show if you have chosen this section.

**Personal effects, valuables** and **money** are included if they belong to you or your **family** or you or your **family** are legally responsible for them and they are mainly used for private purposes.

## What is the most we will pay?

We will pay up to the sum insured shown in your schedule for any one claim. The sum insured for this section is included within the **contents** sum insured and is not in addition to it.

The following limits apply:

- for **money** – £750
- for any one unspecified article – £2000 per item, up to maximum of £10,000 unspecified Personal Possessions sum insured
- for any specified articles – £10,000 per item, up to maximum of £20,000 specified Personal Possessions sum insured.

These are the standard limits, if you have changed any of them, the new limits will be shown in your schedule.

---

## Cover 1 – Loss or damage

### ✓ What is covered

Loss or damage to **personal effects, valuables** and **money** belonging to you and your **family** whilst anywhere in the world.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage:
  - a) Arising from the cost of remaking any film, disc or tape or the value of any information held on it
  - b) Caused by, or in the process of, cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing
  - c) Caused by chewing, scratching, tearing or fouling by your domestic animals
  - d) Caused by infestation, chewing, scratching, tearing or fouling by insects or **vermin**
  - e) Caused by theft or attempted theft from an unattended motor vehicle unless the items are hidden from view in a boot or glove compartment, and all windows are closed and all doors, including the boot, are locked
  - f) To items not in the care, custody or control of you, or your **family** or an authorised person
  - g) Caused by theft or attempted theft from an unlocked hotel room

- h) Arising from depreciation in value or other loss, damage or additional expense following on from the event for which you are claiming. e.g. costs incurred in preparing the claim or loss of earnings following your bodily injury or illness
- i) By mechanical or electrical breakdown or failure
- j) **Vehicles or craft**
- k) To **business equipment**
- l) To plants or any living creature
- m) Where property is obtained by any person any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable
- n) Loss or damage as a result of any failed online purchase or transaction
- o) Specifically covered elsewhere in this **policy**
- p) To computers or computer equipment by:
  - i) Accidental loss or mislaying or misfiling of documents or records
  - ii) Viruses
  - iii) Contamination
- q) To lottery tickets and raffle tickets
- r) By theft or attempted theft of any unattended pedal cycle unless in a locked building or secured by a suitable locking device to a permanent structure or a motor vehicle.

---

## Cover 2 – Credit card liability

### ✓ What is covered

Your or your **family's** liability under the terms of any credit card, cheque card or cash dispenser card agreement as a direct result of its theft and following its unauthorised use by any person not related to or living with you.

We will pay up to £1,000 for any one claim.

*Do not forget to inform the Police and issuing authorities as soon as possible in the event of a loss or if you suspect fraudulent use of any card.*

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Any loss unless you or your **family** have complied with the terms and conditions of the issuing authority
- 3 Any loss or claim due to accounting errors or omissions.

# Buildings cover

Your schedule will show if this section has been chosen.

## What is the most we will pay?

We will pay up to the **buildings** sum insured shown in your schedule for any one claim under **buildings** causes 1–11, and covers 15, 17 and 20–22.

We will also pay you the additional amounts under **buildings** covers 12–14, 16 and 18–19 up to the limits shown in addition to the **buildings** sum insured.

Your **policy** covers the **buildings** for the following causes and covers:

## Cause 1 – Storm or flood

### ✓ What is covered

Loss or damage caused by **storm** or **flood**.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage:
  - a) To gates, hedges and fences
  - b) To drives, patios, decking, terraces and paths unless your home has been damaged at the same time and by the same cause
  - c) By **storm** to radio or television aerials or satellite dishes.

## Cause 2 – Escape of water

### ✓ What is covered

Loss or damage caused by water leaking from or freezing in:

- 1 A fixed water installation
- 2 A fixed drainage installation
- 3 A heating installation
- 4 A washing machine, dishwasher, water bed, fridge or freezer.

*Damage to the items themselves is only covered if the damage has happened as a result of an insured cause or cover.*

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**
- 3 Loss or damage caused by failure or lack of sealant and/or grout
- 4 Damage caused by sinks and baths overflowing as a result of the taps being left on. This exclusion does not apply if you have chosen **buildings** plus Accidental Damage cover.

## Cause 3 – Escape of oil

### ✓ What is covered

Loss or damage caused by oil leaking from or freezing in a fixed oil-fired heating installation, including smoke and smudge damage by vapourisation due to a defective oil-fired heating installation and damage to soil caused by the leaking oil.

Damage to the installation itself is only covered if the damage has happened as a result of an insured cause or cover.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**.

## Cause 4 – Subsidence, ground heave or landslip

### ✓ What is covered

Loss or damage caused by:

- 1 **Subsidence** or ground **heave** of the site on which the **buildings** stand
- 2 **Landslip**.

**Settlement** is not covered by your **policy**.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage:
  - a) To boundary and garden walls, gates, hedges and fences, paths and drives, patios, decking, terraces, tennis hard courts and swimming pools, unless the **home** has been damaged at the same time by the same cause
  - b) Due to normal **settlement**, shrinkage or expansion
  - c) To or as a result of movement of solid floor slabs and non load bearing walls, unless the foundations beneath the external walls of the **home** are damaged at the same time by the same cause
  - d) Resulting from construction, structural alteration, repair or demolition
  - e) Caused by coastal or river bank erosion
  - f) Arising from the use of defective materials, defective design or faulty workmanship.

---

## Cause 5 – Theft

### ✓ What is covered

Loss or damage caused by theft or attempted theft.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**.

---

## Cause 6 – Collision

### ✓ What is covered

Loss or damage caused by collision by aircraft, aerial devices, road or rail vehicles (or anything dropped from them) or animals.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage caused by your domestic pets.

---

## Cause 7 – Falling trees

### ✓ What is covered

Loss or damage caused by falling trees or branches.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage caused during tree felling, lopping or topping
- 3 The cost of removing fallen trees or branches that have not caused damage to the **buildings**.

---

## Cause 8 – Aerials, satellite dishes, telegraph poles or electricity pylons

### ✓ What is covered

Loss or damage caused by the breakage or collapse of radio or television aerials, satellite dishes, lamp posts, telegraph poles, electricity pylons or overhead cables.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage to the aerial or satellite dish.

---

## Cause 9 – Fire, smoke, explosion, lightning or earthquake

### ✓ What is covered

Loss or damage caused by fire, explosion, smoke, lightning or earthquake.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Smoke damage caused gradually from repeated exposure.

---

## Cause 10 – Malicious people

### ✓ What is covered

Loss or damage caused by malicious people.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage while your **home** is **unoccupied** or **unfurnished**
- 3 Malicious damage caused by you or your **family** or any person you or your **family** have allowed into your **home**.

---

## Cause 11 – Riot and civil commotion

### ✓ What is covered

Loss or damage caused by riot, civil commotion, strikes, labour and political disturbances.

### ✗ What is not covered

The amount of the **excess** shown in your schedule.

---

## Cover 12 – Debris removal and building fees

### ✓ What is covered

We will pay up to £100,000 for:

- 1 Architects, surveyors, consulting engineers and legal fees
- 2 The cost of clearing debris from the site or demolishing or shoring up the **buildings**
- 3 The cost to comply with government or local authority requirements

incurred following a valid claim for damage under **buildings** causes 1–11.

### ✗ What is not covered

The amount of the **excess** shown in your schedule.

---

## Cover 13 – Keys and locks

### ✓ What is covered

We will pay up to £1,000 for any one claim for the cost of replacing keys and locks, or lock mechanisms to:

- 1 External doors and windows of the **home**
- 2 A safe within the **home**
- 3 An alarm protecting the **home** after the keys are lost or stolen.

### ✗ What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 The cost of replacing keys and locks to a garage or **outbuilding**.

*If you have chosen **buildings** and **contents** insurance then we will only pay under one section for any one claim.*

---

## Cover 14 – Alternative accommodation

### ✓ What is covered

While your **home** cannot be lived in because of loss or damage covered by this **policy**, we will pay up to £200,000 for any one claim for:

- 1 The reasonable increased cost of alternative accommodation for you and your **family** and your domestic pets
- 2 Rent which you would have received if you had been renting out part of the **home**.

### ✗ What is not covered

The amount of the **excess** shown in your schedule.

---

## Cover 15 – Emergency entry

### ✓ What is covered

Loss or damage to the **buildings** caused when the fire, police or ambulance service has to force an entry to the **buildings** because of an emergency or perceived emergency involving you or your **family**.

### ✗ What is not covered

The amount of the **excess** shown in your schedule.

---

## Cover 16 – Lawns and gardens

### ✓ What is covered

We will pay up to £500 for any claim for loss or damage to lawns and gardens through the actions of the fire, police or ambulance service while attending the **home**.

### ✗ What is not covered

The amount of the **excess** shown in your schedule.

*We will only pay under **Contents** or **Buildings** if both sections are insured for any one claim.*

---

## Cover 17 – Contracting purchaser

### ✓ What is covered

If you have entered into a contract to sell the home, the person buying it will have the full protection of your **policy** for the **buildings** up to the date of completion of the purchase, as long as the home is not covered by any other insurance.

### ✗ What is not covered

The amount of the **excess** shown in your schedule.

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## Cover 18 – Property owner's liability

### ✓ What is covered

We will pay up to £2,000,000 (including costs and expenses agreed by us in writing) for any one claim or series of claims arising from any one event or one source or original cause that you or your **family** become legally liable to pay as compensation (including claimants costs and expenses) occurring during the period of insurance in respect of accidental:

- 1 Death, bodily injury or illness of any person who is not an employee of either you or your **family**
- 2 Damage to material property not belonging to or in the custody or control of you or your **family** or **domestic staff**.  
Arising from:
  - a) Your ownership (but not occupation) of the **buildings** including its land
  - b) Defective work carried out by you or your **family** or on your behalf to any private residence within the United Kingdom, the Isle of Man or the Channel Islands disposed of by you or your **family**, before the occurrence of bodily injury or damage in connection with such private residence.

*In the event of your death we will treat your legal representative as you for liability incurred by you.*

## X What is not covered

Your legal liability to pay compensation arising directly or indirectly from:

- 1 An agreement which imposes a liability on you which you would not be under in the absence of such agreement
- 2 The use of the **home** for any business, trade, profession or employment
- 3 Death, bodily injury or damage caused by lifts, hoists or **vehicles or craft**
- 4 Rectifying any fault or alleged fault
- 5 Death of or bodily injury or illness to you or your **family**.

Any liability which is covered under a more specific policy.

### Important

Under this section we only provide cover for liability arising from the ownership of your **home**. We will not cover your liability as the occupier of your **home** or your personal liability arising from the private pursuits of you or your **family**.

Most commonly, the occupier (tenant or occupying owner) of the property and the land belonging to it will be held responsible for liabilities arising from incidents occurring at the property.

Please note that you will also need to arrange cover for occupier and/or public liability which most insurers automatically include under contents insurance.

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## Cover 19 – Trace and Access

### ✓ What is covered

We will pay up to £5,000 for any one claim for necessary and reasonable costs that you incur in finding the source of damage to the **home** caused by:

- 1 Escape of water from a fixed water, drainage or heating installation
- 2 Escape of oil from a fixed oil fired heating installation
- 3 Accidental Damage to cables, pipes, underground drain pipes or tanks providing services to and from the **home** for which you are responsible.

*This includes reinstating any wall, floor, ceiling, drive, fence or path removed or damaged during the search.*

### X What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage to pitch fibre drains caused by inherent defects in the design, material, construction, or installation of the pipes and drains
- 3 The costs of repair of the source of the damage unless the cause is covered elsewhere in this **policy**.

---

## Cover 20 – Pipes and cables

### ✓ What is covered

Accidental Damage to cables, drain inspection covers and underground drains, pipes or tanks providing services to or from the **home** and for which you are responsible.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage to pitch fibre drains caused by inherent defects in the design, material, construction, or installation of the pipes and drains.

*If it is discovered that the cause is not Accidental Damage, then unless one of the other causes is operative there will be no cover.*

---

## Cover 21 – Glass and sanitary ware

### ✓ What is covered

Accidental breakage of:

- 1 Fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories and verandas
- 2 Fixed ceramic hobs or hob covers
- 3 Fixed sanitary ware and bathroom fittings.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule
- 2 Loss or damage while the **home** is **unoccupied** or **unfurnished**
- 3 Damage to property that does not form part of the **home**.

# Buildings plus Accidental Damage cover

Your schedule will show if you have chosen this section.

## Cover 22 – Additional Accidental Damage

### ✓ What is covered

Accidental damage or loss to the **buildings**.

### X What is not covered

- 1 The amount of the **excess** shown in your schedule.
- 2 Loss or damage:
  - a) Specifically excluded under **buildings** causes 1–11 and covers 12–20
  - b) By frost

- c) By infestation, chewing, scratching, tearing or fouling by insects or **vermin**
- d) By settlement or shrinkage of the **buildings**
- e) By chewing, scratching, tearing or fouling by domestic pets
- f) By mechanical or electrical breakdown or failure
- g) Specifically covered elsewhere in this **policy**
- h) Arising from the alteration or extension of the **buildings**
- i) Arising from faulty workmanship, defective design or use of defective materials
- j) Whilst the **home** is **unoccupied** or **unfurnished**.

## Home Assistance

Your policy schedule will show if you have chosen this section

This **policy** is sold and administered by British Gas Services Limited and underwritten by Inter Partner Assistance SA (UK Branch), which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA Financial Conduct Authority Register number is 202664. **You** can check this on the Financial Services register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register)

### Home Assistance defined terms

Where **we** explain what a word means that word will appear highlighted in bold print and will have the same meaning wherever it is used in this section.

**We** list the definitions alphabetically.

#### Authorised contractor

A tradesperson authorised by **us** to assess **your** claim, and carry out repairs in **your home** under this **policy** and under **our** delegated authority.

#### Beyond Economical Repair

Means where **we** estimate that the cost of repairing your primary heating and/or hot water system would be more than its current value, or that **we** are unable to obtain spare parts to repair it.

#### Emergency

A result of a sudden and unforeseen event at the **home** that, if not dealt with quickly, will:

- Expose **you** or anyone else in the **home** to a health risk or
- Cause a risk of, or loss of or damage to the **home** and or any of **your** belongings or

- Render the **home** uninhabitable.

The **emergency** will also include permanent and irreplaceable loss of all keys required to gain access to the **home**.

#### Home

The house or flat shown on **your policy** schedule, its integral (built-in) garages all used for domestic purposes in the United Kingdom. It does not include detached garages, sheds, greenhouses and other outbuildings.

#### Insured/you/your

**You**, the **policyholder**, and/or any member of **your** immediate family normally living at **your home**.

#### IPA/we/us/our

Inter Partner Assistance SA (UK Branch), The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR and/or its service provider AXA Assistance (UK) Limited, of the same address. AXA Assistance (UK) Limited will arrange for you to receive the Home Emergency services described in this **policy** using **Authorised contractors**.

#### Period of insurance

The dates shown in **your** schedule.

#### Permanent repair

Repairs and/or work required to put right the damage caused to the **home** by an **emergency** which will provide a lasting repair.

#### Pests

Brown or black rats, house or field mice, wasps or hornets.

#### Policy

The **policy** describes the insurance cover provided during the **period of insurance** as shown in **your** schedule which **you** have paid for, or have agreed to pay for, and for which **we** have accepted the premium.

**Your policy** is made up of the following components:

- Schedule – identifying which sections of the **policy you** have bought
- British Gas Home Assistance Policy wording.

#### Reimbursement basis

Subject to **our** prior agreement and on receipt of the engineer/installer/supplier/**authorised contractor's** fully itemised invoice, **we** will pay **you** as per **your policy** limit a contribution to a repair which **you** will arrange **yourself**. This will be in full and final settlement of **your** claim.

## Home Assistance – general conditions

- 1 Claims under this **policy** can only be made by **you, your** immediate **family**, lodger or anyone calling on **your** behalf
- 2 Any loss where **you** did not contact us to arrange repairs will not be covered under this insurance
- 3 When we make a repair we will leave **your** home safe and habitable, but we will not be responsible for reinstating it to its original condition
- 4 This insurance does not cover normal day to day maintenance at **your** home that **you** should do. Nor does it pay for replacing items that wear out over a period of time, or replacement of parts on a like for like basis where the replacement is necessary to resolve the immediate emergency
- 5 If the emergency repair costs more than £1,000 we will require **you** to contribute the difference, or subject to our prior agreement and on receipt of **your** engineer's fully itemised and paid invoice, we would pay **you** a contribution to a repair which **you** will arrange yourself, taking account of costs already reasonably incurred by our **Authorised contractor**, for the initial visit. This will be in full and final settlement of **your** claim.

#### Important information

- 1 If **you** suffer an emergency at **your home you** should tell us on the emergency telephone number.  
We will then:
  - Advise **you** about how to protect yourself and the **home** immediately.
  - Validate **your policy** and arrange for one of our **Authorised contractors** to get in touch with **you** to make an appointment, or to settle **your** claim on a reimbursement basis. We along with our **Authorised contractors** under our delegated authority, will then manage **your** claim from that point onwards and keep **you** updated throughout **your** claim journey
  - We will organise and pay up to £1,000 per claim including VAT, call out, labour, parts and materials to carry out an emergency repair, or if at a similar expense a permanent repair.
- 2 In the event of the **home** becoming uninhabitable and remaining so overnight because of a covered event, we will, subject to prior agreement with **you**, pay up to £250 including VAT towards the cost of **your** (including **your** pets) accommodation including transport. We will reimburse these

#### Temporary repair

A repair that will resolve the **emergency** but may need to be replaced by a **permanent repair**.

#### Unoccupied

Not lived in and not occupied overnight by **you** for more than 30 consecutive days or occupied by squatters.

costs to **you**.

- 3 **We** would always recommend that **you** arrange for a permanent repair to be completed by a qualified tradesperson as soon as possible, once we have carried out an emergency repair and contained the emergency for **you**, as this may only provide a temporary solution to the problem.
- 4 If **you** have no heating and a part needs to be ordered following the engineer's visit, or if we are unable to repair the boiler/heating system, **you** have the option to either purchase heaters up to a value of £50 including VAT, which we will reimburse **you** for, or alternatively we can deliver two temporary heaters to **your home**. These are **yours** to keep.

#### Parts availability

Availability of parts is an important factor in providing **emergency repairs**. If our engineer does not carry the spare parts needed on the day of **your** appointment, we will do all we reasonably can to find and install parts from our approved suppliers.

**We** may use new parts or parts that have been reconditioned by the manufacturer or approved third parties. We may not replace parts on a like for like basis but will provide an alternative suitable for containing the emergency. However, there may be times when replacement parts are delayed because of circumstances beyond our control. In these cases we will not be able to avoid delays in repair: we will keep **you** informed throughout **your** claim.

There also may be occasions where parts are no longer available. In these situations **we** will ensure **your home** is safe and, if required, the **Authorised contractor** will provide **you** with a quotation for a suitable replacement item at **your** cost.

### ✓ What is covered

Emergency incidents that are covered by this **Policy** are:

- 1 Plumbing problems related to the internal hot and cold water pipes between the main internal stopcock and the internal taps including the cold water storage tank and flushing mechanism of a toilet. External water supply pipes within **your** property boundary are covered where **you** are solely responsible for them
- 2 A leak from **your** toilet, pipes leading to and from the shower or bath and internal section of the overflow pipe along with the central heating pipes

- 3 An emergency relating to the blockage of, or damage to the waste pipes causing a blockage or a waste water leak. This also includes blocked sinks, blocked or leaking waste pipes, along with rainwater drains, bath or toilets or external drainage. **You** will still be covered if **you** do have another working toilet or bathing facility.
- 4 Blocked or leaking soil vent pipes, provided **you** are solely responsible for this
- 5 Total failure of **your** electrics rendering **your home** uninhabitable
- 6 Broken or cracked windows, which result in the **home** not being secure. We will undertake an emergency repair using boarding or similar material to resolve the immediate security risk
- 7 Permanent and irreplaceable loss of all keys required to gain access to **your home**
- 8 A leak from the internal gas supply pipe in **your home** between the meter and a gas appliance. We will repair or replace the section of pipe, following the isolation of the gas supply by the National Gas Emergency Service. Please contact **your** Utility Company for restoration of gas supply who will be able to arrange this for **you**
- 9 Complete failure or breakdown of **your** primary heating/ hot water system resulting in no hot water and/or heating.
- 10 Domestic gas boiler within **your home**, the output of which does not exceed 60kW. This also includes boiler isolating valve, along with all manufacturer's fitted components within the boiler – together with the pump, motorised valves, thermostat, radiator, timer, temperature pressure controls and the primary flue
- 11 We will also cover loss of water pressure within a boiler due to a fault and/or a water leak from the boiler/heating system
- 12 Sudden and unforeseen roofing problems such as leaks or tiles blown off during a storm or bad weather
- 13 Broken or damaged windows and doors presenting a security risk to the home
- 14 Claims related to other forms of primary heating, such as renewable technologies in **your home** or fuels used such as oil, LPG, solid fuel, electric boilers and solar, may be settled on a reimbursement basis if an authorised contractor is not available at the time in **your** local area
- 15 Removal of pests, where evidence of infestation in **your home** has been found. Pests found outside **your home**, such as in detached garages and outbuildings will not be covered.
- 3 Replacing external overflows, thermostatic and radiator valves, cylinders, hot and cold water storage tanks, radiators, immersion tanks and sanitary ware including sinks and basins.
- 4 Burst or leaking flexible hoses along with breakdown, leak or damage to domestic appliances such as dishwashers or washing machines
- 5 Plumbing or drainage problems related to septic tanks, swimming pools and hot tubs
- 6 Breakdown or loss of or damage to domestic appliances (including showers), saniflow toilets and other mechanical equipment
- 7 Problems related to temporarily frozen pipes
- 8 Shared plumbing and drainage facilities are not covered under this **policy** even if they are within the boundaries of **your home**
- 9 Repairing, replacing manholes, soakaways, septic tanks (clearing or emptying), fuel tanks, cesspits, treatment plants and their outflow pipes, guttering and downpipes
- 10 Failure of boilers or heating systems that have not been inspected or serviced by a qualified person in accordance with the manufacturer's guidelines
- 11 Fences, outbuildings and detached garages: damage to windows or doors
- 12 Double glazing where one pane is broken but the other is intact and the home is therefore secure
- 13 Primary heating/ hot water system over an output of 60kW are not covered. Any heating system which is not wholly situated within **your home** or is shared with neighboring dwellings
- 14 Descaling and any work arising from hard water scale deposits (including power flushing) or from damage caused by hard water or sludge resulting from corrosion
- 15 Any routine maintenance, cleaning and servicing, as well as repairs that require a power flush of **your** boiler or main heating system
- 16 Any repair or replacement of underfloor heating systems, warm air units, air or ground source heat pumps.
- 17 Repair or replacement of the flue due to wear and tear
- 18 Repair or replacement of boilers that have been declared as beyond economical repair by our **authorised contractors** are not covered
- 19 Loss of keys for outbuildings and garages
- 20 Pests outside the main residence, e.g. in garages and other outbuildings
- 21 Damage to boundary walls, hedges, fences or gates
- 22 Electricity supply to, or failure of burglar/ fire alarm systems, CCTV surveillance, or to swimming pools and their plumbing or filtration systems.

We will not be liable for any of the following:

- a) Loss or damage arising from **emergencies** which were known to **you** prior to the start date of this insurance

## X What is not covered

We will not pay for claims arising directly, or indirectly, from or relating to the following:

- 1 Trace and access to locate the source of the emergency is not covered. Please note that this may be covered under **your** buildings insurance
- 2 Any dripping tap/nozzle or any other part of the plumbing or drainage system where the water is safely escaping down a drain.

- b) Loss or damage however caused to personal items, like paintings, electrical goods, jewellery, clothing, etc.
- c) Loss or damage arising from disconnection or interruption of mains services by the deliberate act of the utility company concerned, or any equipment or services which are the responsibility or property of the utility company
- d) Any defect, damage or failure caused by:
  - i) Modification or attempted repair by **you** or **your** own contractor which results in damage to that or another part of **your** system because of poor workmanship
  - ii) Does not comply with recognised industry standards
  - iii) Malicious or wilful action, misuse or negligence
- e) The removal of asbestos
 

Where Health and Safety regulations or a risk assessment that has been carried out, prevent our authorised contractors being able to attend to the **emergency** or carry out work in **your home**
- f) Any **emergency** in **your home** when it has been unoccupied for more than 30 consecutive days
- g) Any loss arising from subsidence, landslip or heave caused by bedding down of new structures, demolition or structural repairs or alteration to the **home**, faulty workmanship or the use of defective materials, or river or coastal erosion
- h) Any loss, or injury, damage or legal liability arising directly from, or consisting of the following: the failure or inability of any equipment to correctly recognise or interpret data representing any date in such a way that it does not work properly at all
- i) Any repair costs which are covered by a manufacturer, supplier, installer or repairer guarantee or warranty.

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## How to make a claim

To obtain **emergency** assistance, contact the 24 hour **Emergency Helpline** on: **0330 332 0993**

**You** should have the following information available upon request:

- **Your** name and **home** postcode
- **Your policy** number
- An indication as to the nature of the problem.

If **you** think **you** have a gas leak, **you** should immediately call the National Gas Emergency Service on **0800 111 999**.

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## Cancelling your cover

### Cancellation within 14 days

**You** may cancel this **policy** within 14 days of receipt of the **policy** documents or the start date, whichever is later (the cancellation period), whether for new business or at the renewal date, by calling the British Gas Home Insurance team on **0330 332 0990** during the cancellation period.

The British Gas Home Insurance team will refund the full premium to **you** provided no claims have occurred. If any claims have been made **you** will not receive a refund of premium.

### Cancellation after 14 days

**You** may cancel this **policy** at any time by calling the British Gas Home Insurance team on **0330 332 0990**.

As long as **you** have not received payment for or are not in the process of making a claim and have not suffered a loss for which **you** are intending to make a claim during the **period of insurance**, British Gas Services Limited will keep an amount of premium in proportion to the time **you** have been on cover and refund the rest to **you**.

### Additional cancellation provisions

British Gas Services Limited has the right to cancel **your** British Gas Home Insurance **policy** by providing written notice to **your** current address under certain circumstances as detailed under the 'General conditions' section of **your** British Gas Home Insurance **policy**.

**Your** Home Assistance **policy** is sold as an optional extra to complement **your** British Gas Home Insurance **policy**. If **your** British Gas Home Insurance **policy** is cancelled by British Gas Services Limited, or **you**, then this **policy** will automatically be cancelled from the same date.

## Legal Expenses cover

**Your schedule will show if this section has been chosen.**

**Your Legal Expenses cover is managed and provided by ARC Legal Assistance Limited.**

**It is underwritten by AmTrust Europe Limited.**

Arc Legal Assistance Ltd is registered in England and Wales. Company No. 04672894. Registered office: The Gatehouse, Lodge Park, Lodge Lane, Colchester, Essex CO4 5NE. Authorised and regulated by the Financial Conduct Authority. Arc Legal's firm Reference Number is 305958.

AmTrust Europe Limited is registered in England and Wales. Company No. 1229676. Registered office: 10th Floor, Market Square House, St James's Street, Nottingham NG1 6FG. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. AmTrust's firm reference number 202189.

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## Assistance Helpline Services

### Legal Helpline

As soon as you have a legal problem that you may require assistance with under this insurance you should call the Legal Helpline on **0330 332 0993**.

Specialist lawyers are available to help you. If you need a lawyer to act for you and your problem is covered under this insurance, the helpline will ask you to complete and submit a claim form online by visiting **www.arclegal.co.uk/informationcentre**. Alternatively they will send a claim form to you. If your problem is not covered under this insurance, the helpline may be able to offer you assistance under a private funding arrangement.

The Legal Helpline provides a 24-hour advisory service for telephone advice on any private legal problem of concern to you or any member of your household.

For our joint protection telephone calls may be recorded and/or monitored.

## Additional legal services

Our aim is to provide a wide-ranging insured legal service. Inevitably there are areas where it is not possible to insure legal costs, in particular those which everybody at some time faces, but which are nevertheless often expensive and sometimes unexpected. Examples are:

- Legal costs arising from the sale or purchase of the home and re-mortgaging
- Divorce and child custody issues
- Wills and probate.

To help you deal with these and other matters which may arise we are able to give you access to discounted legal services provided by us in partnership with our panel solicitors. Our panel solicitors are some of the country's leading law firms with expertise in all areas where assistance is likely to be required.

If you would like to make use of the service please contact **0330 332 0993** for an initial telephone consultation which will be provided at no cost to you. Our panel solicitors will give you a quotation for the likely cost of their representation and it will then be your decision whether you appoint them to act for you.

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## Terms of cover

If a claim is accepted under this **policy**, we will appoint our panel solicitors, or their agents, to handle your case. You are not covered for any other legal representatives' fees, unless it is necessary to start court proceedings or a **conflict of interest** arises. Where it is necessary to start court proceedings or a **conflict of interest** arises and you want to use a legal representative of your own choice, advisers' costs payable by us are limited to no more than: (a) our **standard advisers' costs**; or (b) the amount recoverable under the Civil Procedure Fixed Recoverable Costs Regime, whichever is the lower amount.

This **policy** covers **costs** as detailed under the separate sections of cover, less any **excess** up to the **maximum amount payable** where:

- a) The **insured incident** takes place in the **insured period** and within the **territorial limits**, and
- b) The **legal action** takes place within the **territorial limits**.

This **policy** does not provide cover where something you do or fail to do prejudices your position or the position of the insurer in connection with the legal action.

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## Important conditions

If your claim is covered under a section of this **policy** and no exclusions apply then it is vital that you comply with the conditions of this **policy** in order for your claim to proceed. The conditions applicable to this section are contained in the 'Legal Expenses cover general conditions' section and should be read carefully. Some of the main conditions to this **policy** are that:

### Prospects of success

There must be more than a 50% chance of winning the case and achieving a positive outcome. A positive outcome includes, but is not limited to, recovering the amount of money at stake, enforcing a judgment or achieving an outcome which best serves your interests. The assessment of your claim and the prospects of its success will be carried out by an independent **adviser**. If the **adviser** determines that there is not more than a 50% chance of success then we may decline or discontinue support for your case.

### Proportional costs

An estimate of the **costs** to deal with your claim must not be more than the amount of money in dispute. The estimate of the **costs** will be provided with the assessment of your case and will be carried out by the independent **adviser**. If the estimate exceeds the amount in dispute, then we may decline or discontinue support for your case.

### Duty of disclosure

If this **policy** covers you as a private individual, unrelated to any trade, business or profession, you must take reasonable care to disclose correct information. The extent of the information you are required to disclose will be based on, among other things, the type of insurance, explanatory material and the clarity and specificity of the questions you are asked when you took out this insurance.

### Suspension of cover

If you breach a condition of this **policy** which is essential to its performance, this **policy** will be suspended from the time of the breach until the time the breach can be remedied. The **insurer** will have no liability to you for any loss which occurs, or which is attributable to something happening, during the period when this **policy** is suspended.

# Legal Expenses cover defined terms

If a word or phrase has a defined meaning, it will be **highlighted in bold print** and will have the same meaning wherever it is used in the **policy**.

The terms we, us, our, you, your and yourself also have a defined meaning listed here, but are not highlighted in bold throughout the **policy**.

The following definitions are listed alphabetically:

## Adverse Costs

Third party legal costs awarded against you which shall be paid on the standard basis of assessment provided that these costs arise after written acceptance of a claim.

## Adviser

Our specialist panel solicitors, or accountants or their agents appointed by us to act for you, or, and subject to our agreement, where it is necessary to start court proceedings or a **conflict of interest** arises, another legal representative nominated by you.

## Advisers' Costs

Legal fees and disbursements incurred by the **adviser**.

## Conflict of Interest

Situations where we administer and/or arrange Legal Expenses insurance on behalf of any other party in the dispute which is the subject of a claim under this insurance.

## Contract of Employment

A contract of service, whether express or implied, and (if it is express) whether oral or in writing.

## Costs

Standard **advisers' costs** and **adverse costs**.

## Data Protection Legislation

The relevant data protection legislation in force in the United Kingdom at the time of the **insured event**.

## Disclosure Breach

Disclosing false information or failing to disclose relevant information in the process of entering into this **policy**.

## Daily Rate

An amount equal to 1/250th of either of the following:

- If you are employed, the average of the amounts shown on your payslips from your employer during the last 12 months (excluding bonus payments and overtime); or
- If you are self-employed, the monthly average of the income you declared to the Inland Revenue for the previous tax year.

## Employee

An individual who has entered into or works under (or, where the employment has ceased, worked under) a **contract of employment**.

## Excess

The amount that you must pay towards the cost of any claim as stated below:

- All sections: £50 where you appoint our panel solicitor, or
- £500 where you do not appoint our panel solicitor.

The **excess** shall be paid to and at the request of the **adviser**.  
**HM Revenue and Customs Full Enquiry**

An extensive examination by HM Revenue and Customs under Section 9A of the Taxes Management Act 1970 into all aspects of your PAYE income or gains.

## Insured Event

The incident or the start of a transaction or series of incidents which may lead to a claim or claims being made under the terms of this **policy**.

- Employment: In employment disputes the **insured event** will be the receipt of an ET1 Employment Tribunal Claim Form
- Tax: In accountancy matters the **insured event** arises on the date that you or your **adviser** are contacted either verbally or in writing, by the relevant department of HMRC advising you of either dissatisfaction with your returns, or amounts paid, or notice of intention to investigate.

For the purposes of the **maximum amount payable**, only one **insured event** will be regarded as having arisen from all causes or by actions, incidents or events which are related by cause or time.

## Insured Period

One year from the inception or renewal date shown on your **policy** schedule.

## Insurer

AmTrust Europe Limited

## Legal Action(s)

The pursuit or defence of civil legal cases for damages and/or injunctions, or specific performance.

## Maximum Amount Payable

The maximum payable in respect of an **insured incident** as shown on your **policy** schedule.

## Policy

Legal Expenses cover.

## Standard Advisers' Costs

The level of **advisers' costs** that would normally be incurred in using a specialist panel solicitor or their agents.

## Territorial Limits

The European Union.

## We/Us/Our

Arc Legal Assistance Limited.

## You/Your/Yourself

The person or people named in your schedule as the **policyholder(s)**.

# Details of Legal Expenses cover

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## Cover 1 – Consumer Pursuit

### ✓ What is covered

**Costs** to pursue a **legal action** following a breach of a contract you have for buying or renting goods or services for your private use. The contract must have been made after you first purchased Legal Expenses cover, unless you have held this or equivalent cover with us or another insurer continuously from or before the date on which the agreement was made.

### ✗ What is not covered

Claims:

- 1 Where the amount in dispute is less than £125 plus VAT
- 2 Where the breach of contract occurred before you purchased your Legal Expenses cover
- 3 In respect of works undertaken or to be undertaken by or under the order of any government, public or local authority
- 4 Arising from the purchase or sale of your main home
- 5 Relating to a lease, tenancy or licence to use property or land
- 6 Relating to a dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled
- 7 Relating to a dispute with any financial services supplier arising from the sale or performance of products and services offered or provided to you
- 8 Directly or indirectly arising from planning law.

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## Cover 2 – Consumer Defence

### ✓ What is covered

**Costs** to defend a **legal action** brought against you following a breach of a contract you have for selling your own personal goods. The contract must have been made after you first purchased Legal Expenses cover, unless you have held this or equivalent cover with us or another insurer continuously from or before the date on which the agreement was made.

### ✗ What is not covered

Claims:

- 1 Where the amount in dispute is less than £125 plus VAT
- 2 Where the breach of contract occurred before you purchased Legal Expenses cover
- 3 In respect of works undertaken or to be undertaken by or under the order of any government, public or local authority
- 4 Arising from the sale or purchase of your main home
- 5 Relating to a lease, tenancy or licence to use property or land.

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## Cover 3 – Personal Injury

### ✓ What is covered

**Costs** to pursue a **legal action** following an accident resulting in your personal injury or death against the person or organisation directly responsible.

### ✗ What is not covered

Claims:

- 1 Arising from medical or clinical treatment, advice, assistance or care
- 2 For stress, psychological or emotional injury, unless it arises from you suffering physical injury
- 3 For illness, personal injury or death caused gradually and not caused by a specific sudden event
- 4 Involving a vehicle owned or driven by you.

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## Cover 4 – Clinical Negligence

### ✓ What is covered

**Costs** to pursue a **legal action** for damages following clinical negligence resulting in your personal injury or death against the person or organisation directly responsible.

### ✗ What is not covered

Claims for stress, psychological or emotional injury, unless it arises from you suffering physical injury.

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## Cover 5 – Employment Disputes

### ✓ What is covered

**Standard advisers' costs** to pursue a **legal action** brought before an Employment Tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man) against an employer or ex-employer for breach as an **employee** of your:

- 1 **Contract of employment**; or
- 2 Legal rights under employment laws.

### ✗ What is not covered

Claims:

- 1 Where the breach of contract occurred within the first 90 days after you first purchased Legal Expenses cover, unless you have held equivalent cover with us or another insurer continuously for a period of at least 90 days leading up to when the breach of contract first occurred
- 2 For **standard advisers' costs** of any disciplinary, investigatory or grievance procedure connected, with your contract of employment or the costs associated with any settlement agreement
- 3 Where the breach of contract is alleged to have commenced or to have continued after termination of your employment
- 4 For an allegation of less favourable treatment between men and women in terms of pay and conditions of employment
- 5 For a dispute with an employer or ex-employer, unless it is pursued in an employment tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man).

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## Cover 6 – Property Infringement

### ✓ What is covered

**Costs** to pursue a **legal action** for nuisance or trespass against the person or organisation infringing your legal rights in relation to your main home.

### ✗ What is not covered

Claims:

- 1 Where the nuisance or trespass started within the first 180 days after you first purchased Legal Expenses cover, unless you have held equivalent cover with us or another insurer continuously for a period of at least 180 days leading up to when the nuisance or trespass first started

- 2 In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority
- 3 Directly or indirectly arising from planning law
- 4 Directly or indirectly arising from:
  - a) Subsidence meaning downward movement of the ground beneath buildings where the movement is unconnected with the weight of the building
  - b) Heave meaning the upward or sideways movement of the site on which buildings are situated caused by swelling of the ground
  - c) Land slip meaning downward movement of sloping ground
  - d) Mining or quarrying
- 5 For adverse possession, directly or indirectly arising from constructing buildings or altering their structure for your use.

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## Cover 7 – Property Damage

### ✓ What is covered

**Costs** to pursue a **legal action** for damages against a person or organisation that causes physical damage to your main home. The damage must have been caused after you first purchased Legal Expenses cover.

### ✗ What is not covered

Claims:

- 1 In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority
- 2 Directly or indirectly arising from planning law
- 3 Directly or indirectly arising from:
  - a) Subsidence meaning downward movement of the ground beneath buildings where the movement is unconnected with the weight of the building
  - b) Heave meaning the upward or sideways movement of the site on which buildings are situated caused by swelling of the ground
  - c) Land slip meaning downward movement of sloping ground
  - d) Mining or quarrying
- 4 In respect of a contract you have entered into, directly or indirectly arising from constructing buildings or altering their structure for your use.

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## Cover 8 – Property Sale and Purchase

### ✓ What is covered

Costs to pursue or defend a legal action arising from a breach of a contract for the sale or purchase of your main home.

### ✗ What is not covered

Claims:

- 1 Where you have purchased Legal Expenses cover after the date you completed the sale or purchase of your main home
- 2 Where the amount in dispute is less than £125 plus VAT
- 3 Directly or indirectly arising from planning law.

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## Cover 9 – Data Protection

### ✓ What is covered

**Costs** to pursue a **legal action** against a person or organisation for breach of the **Data Protection Legislation** which has resulted in you suffering a financial loss.

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## Cover 10 – Jury Service

### ✓ What is covered

We will pay a **daily rate** for the duration you are off work while attending jury service for each whole day of such attendance providing these costs are not recoverable from your employer or the court.

We will pay 50% of the **daily rate** for each additional half day you are off work while attending jury service providing these costs are not recoverable from your employer or the court.

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## Cover 11 – Tax

### ✓ What is covered

**Standard advisers' costs** incurred by an Accountant if you are subject to an **HM Revenue and Customs Full Enquiry** into your personal Income Tax position.

This cover applies only if you have:

- 1 Maintained proper, complete, truthful and up to date records
- 2 Made all returns at the due time without having to pay any penalty
- 3 Provided all information that HM Revenue and Customs reasonably requires.

### ✗ What is not covered

Claims:

- 1 Where:
  - a) Deliberate misstatements or omissions have been made to the authorities
  - b) Income has been under-declared because of false representations or statements by you
  - c) You are subject to an allegation of fraud
- 2 For standard **advisers' costs** for any amendment after the **tax return** has initially been submitted to HM Revenue and Customs
- 3 For enquiries into aspects of your Tax Return (Aspect Enquiries).

# Legal Expenses cover claims information

In general terms, you are required to immediately call us on **0330 332 0994** with details of any **potential claim** or circumstances which may give rise to a claim. If you are in doubt whether a matter constitutes a notifiable claim or circumstance, contact us and we will put you through to the Legal Helpline.

We may investigate the claim and take over and conduct the legal proceedings in your name. Subject to your consent, which shall not be unreasonably withheld, we may reach a settlement of the legal proceedings.

You must supply at your own expense all of the information which we reasonably require to decide whether a claim may be accepted. Where it is necessary to start court proceedings or a conflict of interest arises, and you wish to nominate a legal representative to act for you, you may do so.

Where you have chosen to use a legal representative of your own choice you will be responsible for any **advisers' costs** in excess of our standard **advisers' costs**. The **adviser** must represent you in accordance with our standard conditions of appointment which are available on request.

The **adviser** will:

- Provide a detailed view of your prospects of success including the prospects of enforcing any judgement obtained

- Keep us fully advised of all developments and provide such information as we may require
- Keep us advised of **advisers' costs** incurred
- Advise us of any offers to settle and payments into court. If against our advice such offers or payments are not accepted, cover under this **policy** shall be withdrawn, unless we agree in our absolute discretion to allow the case to proceed
- Submit bills for assessment or certification by the appropriate body if requested by us
- Attempt recovery of costs from third parties.

In the event of a dispute arising as to **advisers' costs** we may require you to change **adviser**.

The **insurer** shall only be liable for **advisers' costs** for work expressly authorised by us in writing and undertaken while there are prospects of success.

You shall supply all information requested by the **adviser** and us.

You are responsible for all legal costs and expenses including **adverse costs** if you withdraw from the legal proceedings without our prior consent. Any legal costs and expenses already paid under this **policy** will be reimbursed by you.

You must instruct the **adviser** to provide us with all information that we ask for and report to us as we direct at their own cost.

# Legal Expenses cover general exclusions

## There is no cover where:

- You should have known when buying Legal Expenses cover that the circumstances leading to a claim under this **policy** already existed
- An estimate of **advisers' costs** of acting for you is more than the amount in dispute
- **Advisers' costs** or any other costs and expenses incurred have not been agreed in advance or are above those for which we have given our prior written approval
- Your insurers repudiate the insurance **policy** or refuse indemnity.

## There is no cover for:

- Claims in respect of loss or damage where that loss or damage is insured under any other insurance
- Claims made by or against your insurance adviser, the insurer, the **adviser** or us
- Any claim you make which is false or fraudulent or exaggerated
- Defending **legal actions** arising from anything you did deliberately or recklessly
- Costs if your claim is part of a class action or will be affected by or will affect the outcome of other claims.

## There is no cover for any claim directly or indirectly arising from:

- A dispute between you and someone you live with or have lived with
- Your business trade or profession other than as an **employee**
- An application for a judicial review
- Defending or pursuing new areas of law or test cases
- Professional negligence in relation to services provided in connection with a matter not covered under this **policy**
- A tax or levy relating to you owning or living in your home.

# Legal Expenses cover general conditions

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## Other insurances

If any claim covered under this **policy** is also covered by another Legal Expenses policy, or would have been covered if this **policy** did not exist, we will only pay our share of the claim even if the other insurer refuses the claim.

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## Disputes

If a complaint cannot be dealt with by the Financial Ombudsman Service, any dispute between you and us may, where we both agree, will be referred to an arbitrator, who will be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator, the Law Society may be asked to make a nomination. The arbitration will be binding and carried out under the Arbitration Act. The costs of the arbitration will be at the discretion of the arbitrator.

## Change in Law

Cover under this **policy** is based on laws and regulations in force at the time that it was written. If we believe that any subsequent change in law or regulations results in the scope of cover being either restricted or broadened, we reserve the right to accept claims where the change restricts the cover under this **policy** and reject claims where the change provides a benefit which did not previously exist.

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## Cancellation

**You** may cancel Legal Expenses cover at any time by contacting British Gas Home Insurance team. If **you** exercise this right within 14 days of taking out this insurance, **you** will receive a refund of premium provided **you** have not already made a claim against the insurance.

**This document is available in other formats.**

If you would like a Braille, large print or audio version, please contact the British Gas Home Insurance team on 0330 332 0990.

**[britishgas.co.uk](http://britishgas.co.uk)**