



Holiday Home Insurance Policy Wording

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We insure you in accordance with and subject to the terms and conditions of this Policy in connection with any event occurring within the period of insurance.

Pierre Lefèvre
Chairman and Chief Executive
Groupama Insurance Company Limited
Registered in England No. 995253
Registered Address:
Groupama House, 24-26 Minories, London EC3N 1DE

This Policy expires at Midnight on the last day of the first or subsequent periods of insurance. Please examine this Policy and if it is not correct return it immediately to us for alteration.

COVER PROVIDED BY THIS POLICY

The cover provided by this Policy is summarised in your current Certificate of Insurance which is to be read in conjunction with this Policy Wording.

YOUR CANCELLATION RIGHTS (COOLING OFF PERIOD)

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

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

Alternatively, if you wish to do so and the insurance cover has already commenced, you will be entitled to a refund of the premium paid subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period in which you received cover and will include an additional charge of up to £25.00 to cover the administrative cost of providing the policy.

Notwithstanding the above if an insured event has occurred which may give rise to a total loss claim, you will be required to pay the premium as stated for the Period of insurance shown on the Certificate of Insurance.

To cancel please contact: Letsure Customer Services, Granite House, 31 Stockwell Street, Glasgow G1 4RZ (Telephone 0844 561 0660).

If you do not cancel your policy, it will continue in force for the term of the policy and you will be required to pay the premium as stated for the Period of insurance shown on the Certificate of Insurance

COMPLAINTS PROCEDURE

Our goal is to give excellent service to all Our customers but We recognise that things do go wrong occasionally. We take all complaints We receive seriously and aim to resolve all Our customers' problems promptly. To ensure that We provide the kind of service You expect We welcome Your feedback. We will record and analyse Your comments to make sure We continually improve the service We offer.

What will happen if You complain?

- 1) We will acknowledge Your complaint promptly.
- 2) We aim to resolve complaints, following assessment and investigation within 5 working days of receipt.

Most of Our customer's concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, We will contact You with an update and give You an expected date of response.

What to do should you be dissatisfied

If you are disappointed with any aspect of the handling of your insurance we would encourage you, in the first instance, to seek resolution by contacting the Complaints Manager at:

Letsure Limited, Granite House, 31 Stockwell Street, Glasgow G1 4RZ Tel: 0844 561 0660

If you remain unhappy with the decision you receive you may write to us by contacting the Chairman and Chief Executive at:

Groupama Insurances, Groupama House, 24-26 Minories, London EC3N 1DE Tel: 0870 850 8510

If you are dissatisfied with our final decision you can refer the matter to the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Tel: 0845 080 1800

Note that the FOS will only consider your complaint if you have given us the opportunity to resolve it and you are holder or a business with a group annual turnover of less than £1 million, a charity with an annual income of less

than £1 million or a trustee of a trust with a net asset value of less than £1 million. If, however, we do not resolve your complaint within 40 working days, the FOS will accept a direct referral.

Whilst we are bound by the decision of the FOS, you are not. Following the complaints procedure does not affect your right to take legal action.

THE FINANCIAL SERVICES COMPENSATION SCHEME

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations, you could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

You would be covered for all of the first £2,000 of any claim and 90% of the remainder, without any upper limit. For compulsory classes of cover you would be covered in full for any claim without any upper limit.

Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London, E1 8BN.

CLAIMS PROCEDURE

Complete a claim form, which can be obtained from Letsure Telephone: **0844 561 0660** and return to:

**The Claims Department,
Groupama Insurance Company Limited,
3rd Floor, Building One,
Imperial Place,
Elstree Way, Borehamwood, WD6 1JN**

Outside office hours urgent claims may be notified to Loss Adjusters Cunningham Lindsay by telephone **02920 386713**. Cunningham Lindsay will offer appropriate advice/help and pass claim details on to Groupama Insurances.

CHANGES WE NEED TO KNOW ABOUT

Please tell us immediately You become aware of any changes to Your circumstances which may affect this insurance or any other material fact, e.g. a change to the persons to be insured, if the sums insured become inadequate, criminal convictions (or cautions) of any of the persons to be insured.

GENERAL DEFINITIONS

Groupama Insurance Limited /we /us /our /ourselves
Groupama Insurance Company Limited. Authorised and regulated by the Financial Services Authority and this can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

The Insured/you/your/yourself

The Insured under the terms of this policy.

Period of Insurance

The period shown on the Certificate of Insurance and any subsequent period for which the company accepts payment.

SECTION 1 BUILDINGS

Definitions

Your Dwelling

Your private dwelling at the address of the property insured specified in the Certificate of Insurance.

The Property

The Buildings of The Dwelling, being brick, stone or concrete built with slate, tile, metal, concrete, asbestos, or asphalt roof, the domestic outbuildings, garages on nearby sites and landlord's fixtures and fittings in or on The Buildings and permanently constructed swimming pools, tennis hard courts, terraces, drives, footpaths, boundary and garden walls, gates, fences belonging to you or for which you are responsible.

What is covered / What is not covered

What is not covered by all the following events

The first **£100** of each claim, except for subsidence, Insured Events 10, where the exclusions are as therein stated.

Insured Events

Loss of or damage to The Property caused by:

- 1 a) Fire, Lightning, Explosion, Earthquake;
b) Smoke .

What is not covered

Any gradually operating cause.

- 2 Aircraft and other aerial devices or articles dropped from them.
- 3 Impact by
 - a) any vehicle or animal;
 - b) falling trees or branches.

What is not covered

Loss or damage caused by felling or lopping.

- 4 Theft or attempted theft

What is not covered

Any theft or attempted theft which does not involve forcible and violent entry or exit to The Dwelling.

- 5 Malicious Persons (other than tenants or other persons residing or staying at The Dwelling).
- 6 Bursting, Leaking, Discharging or Overflowing of Water Tanks, Apparatus or Pipes.
- 7 Storm or Flood

What is not covered

- i) Loss or damage caused by frost;
- ii) Loss or damage to fences or gates.

- 8 Riot, Civil Commotion, Strikes or Labour Disturbances.
- 9 a) Leakage of oil from any fixed heating installation;
b) Breakage or collapse of Television, Satellite and Radio receiving Aerials, Aerial fittings and Masts.
- 10 Subsidence or Heave of the site on which the property stands, or Landslip.

What is not covered

- i) Damage to swimming pools, tennis hardcourts, terraces, drives, footpaths, walls, gates or fences unless the Dwelling, its domestic outbuildings or garages are damaged by the same cause at the same time.
- ii) The first **£1,000** of each claim on any property;
- iii) Landslip caused by coastal erosion;
- iv) Destruction or damage resulting from movement of solid floor slabs unless the foundations beneath the external walls of the building are damaged by the same cause at the same time;
- v) Damage caused by bedding down of new structure or the structures of the settlement of made up ground.

We will also insure you in respect of:

- 11 **Mains Services**
The cost for which you are responsible for repairing accidental damage to underground water, gas, sewer and drain pipes, underground electricity and telephone cables extending from The Property to the public supply.
- 12 **Glass and Sanitary Fittings**
Accidental breakage of all fixed glass including double glazing and fixed sanitary fittings all for which you are responsible.
- 13 **Rent**
Loss of rent receivable, or payable, including up to two years ground rent if The Property is rendered uninhabitable by an Insured Event, but only in respect of the period necessary for reinstatement of The Property excluding any amount exceeding 20% of the sum insured by this Section.

Benefit for a Purchaser of the Dwelling

When you contract to sell your interest in The Property the person who completes the purchase shall have the benefit of the insurance by this Section. This benefit shall apply up to the date of completion during the currency of this Policy and provided that The Property is not otherwise insured. The benefit shall also be without prejudice to your rights and liabilities and to the rights and liabilities of ourselves.

Basis of Payment (see also General Condition 5)

The amount payable in the event of loss of or damage to The Property shall be the cost actually incurred of:

- a) repair or replacement with no deduction for wear or tear or depreciation, provided:
 - i) the Sum Insured is adequate to pay for rebuilding all The Property; and
 - ii) repair or replacement is carried out without delay.

If the Sum Insured is inadequate at the time of loss or damage the amount payable will be the cost of repairs or replacement less a deduction for wear and tear. If repair or replacement is not carried out the amount payable will be the reduction in market value resulting from the loss or damage but not exceeding what it would have cost to repair or replace if this had been carried out without delay.

- b) demolishing, removal of debris, shoring up or propping necessarily incurred;
- c) architects', surveyors', legal and other fees for estimates, plans, specifications, quantities, tenders and supervision necessarily incurred but not exceeding the fees authorised under the scales of the Royal Institute of British Architects and the Law Society prevailing at the time of the loss or damage, but not such fees for preparing any claim;
- d) such additional costs to comply with Building or other Regulations or with the byelaws of any Local Authority but only in respect of damaged portions of The Property and excluding such additional cost incurred after notice has been served upon you.

Sum Insured

The sum insured by this Section is declared by you to represent not less than the rebuilding cost of The Property after making provision for the expenses and fees incurred by the application of b), c) and d) under the heading Basis of Payment.

Our liability in respect of loss or damage to The Property by any of the Events 1 to 11 shall not exceed the sum insured by this Section.

Index Linking

The sum insured will be adjusted each month by the percentage change in the House Rebuilding Cost Index published by the Building Cost Information Service of the Royal Institution of Chartered Surveyors, (or some other suitable Index decided upon by ourselves). Additional premium will not be charged on such adjustments during the period of insurance. The renewal premium will be calculated on the adjusted sum insured applying on the last day of the month three months before renewal month. In the event of insured loss or damage the monthly Index Linking adjustments will continue during the period between the date of loss or damage and the completion of repair or replacement, provided that you take all reasonable steps to have the repair or replacement carried out without delay. The period of Index Linking adjustments after loss or damage is limited to one year.

SECTION 2 CONTENTS

Definitions

The Dwelling

Your private dwelling at the address of the property insured specified in the certificate, built of brick, stone or concrete, roofed with slate, tile, metal, concrete, asbestos or asphalt and domestic garages and outbuildings on the same premises used in connection with the dwelling, including garages used by you on nearby sites.

The Property

Household goods, furniture and furnishings of every description belonging to you or for which you are responsible, in The Dwelling including:

- 1 Television satellite and radio receiving aerials, aerial fittings and masts fixed to The Dwelling;
- 2 Telephones;
- 3 Gas and electric cookers and meters.

What is covered / What is not covered

What is not covered by all of the following Insured events

- i) The first **£100** of each claim;
- ii) Property more specifically insured;
- iii) Cash bank notes and currency notes;
- iv) Securities certificates and documents;
- v) Motor vehicles and accessories;
- vi) Jewellery, gold and silver articles (including plated articles) watches, furs, collections of medals and coins, and stamp collections;
- vii) Any part of the structure of The Dwelling, ceiling, wallpaper or the like. Animals.

Insured Events

Loss of or damage to The Property caused by:

- 1 a) Fire, Lightning, Explosion, Earthquake;
- b) Smoke.

What is not covered

Any gradually operating cause.

- 2 **Aircraft** and other aerial devices or articles dropped from them.

- 3 **Impact** by
 - a) vehicles;
 - b) animals.

What is not covered

Loss or damage caused by domestic animals.

- 4 **Theft or attempted theft**

What is not covered

Any theft or attempted theft which does not involve forcible and violent entry or exit to The Dwelling.

- 5 **Malicious Persons** (other than tenants or other persons residing or staying at The Dwelling).

- 6 **Bursting, Leaking, Discharging or Overflowing of Water Tanks, Apparatus or Pipes.**

- 7 **Storm or Flood excluding** loss or damage caused by frost.

- 8 **Riot, Civil Commotion, Strikes or Labour Disturbances.**

- 9 a) Leakage of oil from any fixed heating installation ;

What is not covered

Damage caused to the installation.

- b) Breakage or collapse of Television, Satellite and Radio receiving Aerials, Aerial fittings and Masts.

- 10 Subsidence or Heave of the site on which the property stands, or Landslip.

What is not covered

- i) Landslip caused by coastal erosion;
- ii) Destruction or damage resulting from movement of solid floor slabs unless the foundations beneath the external walls of the building are damaged by the same cause at the same time;
- iii) Damage caused by bedding down of new structure or the structures of the settlement of made up ground.

We will also insure you in respect of:

- 11 **Accidental Breakage of Mirrors or Glass**

Accidental breakage of mirrors, plate glass tops to furniture, fixed glass in furniture and ceramic hobs whilst in The Dwelling.

What is not covered

Any amount exceeding **£500**.

- 12 **Loss of Metered Water**

Loss of metered water following damage to domestic water or heating installations.

What is not covered

Any amount exceeding **£1,000**.

- 13 **Rent**

Loss of Rent receivable in respect of The Dwelling if so damaged by any of the Events insured by this Policy as to be rendered uninhabitable, but only in respect of the period necessary for reinstatement of The Dwelling.

What is not covered

Any amount exceeding **20% of the sum insured** by this Section

Basis of Payment (See also General Condition 5)

The amount payable in the event of loss of or damage to The Property shall be the cost actually incurred of:

A) Articles other than clothing and household linen

- i) replacement of articles totally lost or destroyed, with no deduction for wear and tear or depreciation, provided:

- a) the sum insured is adequate to pay for replacement of all The Property; and
- b) such replacement is carried out without delay.

If the property totally lost or destroyed is not replaced or if the Sum Insured Is inadequate to pay for the replacement of all The Property the amount payable will be the market value of the totally lost or destroyed items.

- ii) repair of damaged articles.

B) Clothing and household linen:

- i) replacement of articles totally lost or destroyed with deduction for wear and tear or depreciation;
- ii) repair of damaged articles.

C) Matching Pairs & Sets

We will not pay for the cost of replacing any undamaged items forming part of a set (other than a pair) suite or other articles of uniform nature design or colour including carpets when damage occurs to a specific part or within a clearly identifiable area and replacements cannot be matched.

D) Removal of Debris.

Sum Insured

Our liability in respect of loss or damage to The Property by any of the Events 1–9 shall not exceed The Sum Insured by this Section.

SECTION 3 LIABILITIES

DEFINITION OF TERMS

The Dwelling

Your private dwelling domestic garages and outbuildings on the same premises used in connection with the dwelling and specified in the Certificate.

The Property

Household Goods, furniture and furnishings as defined in the Contents section.

Injury

Bodily injury, death and illness, or shock.

Dangerous animal

An animal defined as dangerous in the Animals Act 1971 or a dog of a type described in section 1 of the Dangerous Dogs Act 1991.

LIABILITY INSURANCE – WHAT IS COVERED

Insurers will pay all amounts you legally have to pay as

- i) compensation and claimants' costs and expenses; and
- ii) legal costs and expenses you pay with Insurers written permission in connection with defending any claim.

INSURED EVENTS

1. Accidental injury to any person

2. Accidental loss of or damage to material property

If you die, your personal representative will have the benefit of this section for any liability you have that is covered by this section.

3. Defective Premises Act

Insurers will pay any amounts you are liable for under section 3 of the Defective Premises Act of 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 arising from accidental:

- i) **Injury to any person.**
- ii) **Loss or damage to property** happening during the period of insurance.

If the Buildings section of this policy is cancelled or expires this cover shall continue for a period of seven years, in respect of the dwelling insured under the Buildings section before such cancellation or expiry.

4. Employers Liability

Insurers will pay all amounts up to a maximum of **£5,000,000** You are liable for if any domestic employee is injured arising out of his or her employment under a contract of service or apprenticeship in connection with the Dwelling.

Exclusions 1 to 4 of this section will not apply to this event.

The indemnity granted by Insured Event 4 is deemed to be in accordance with the provisions of any law related to compulsory insurance of liability to employees in Great Britain, Northern Ireland the Isle of Man, the Channel Islands but the Insured shall repay to the Insurers all sums paid by the Insurers which the Insurers would not have been liable to pay but for the provisions of such law.

LIABILITY INSURANCE – WHAT IS NOT COVERED

- 1. Liability you have under any agreement unless you would have the same liability if the agreement did not exist.
- 2. Liability for loss of or damage to any property belonging to you or which you are in charge or control of.
- 3. Liability for injuring an employee arising as a result of you employing them under a contract of service or apprenticeship unless this is covered under Event 4
- 4. Liability arising directly or indirectly out of your occupation, business (other than as owner of the Dwelling or the Property), trade or profession

5. Liability in respect of injury, loss or damage caused by or arising out of:
 - i) You owning, possessing, or using (other than as a passenger) any mechanically propelled vehicle (other than a pedestrian controlled or ride-on garden tool which is not licensed for road use and You do not need a certificate of insurance for). This also applies for a trailer attached to the vehicle, or aircraft, hovercraft or watercraft (other than any hand-propelled boat), pontoon, sailboard or surfboard or any boat hired to You for no more than 12 hours and which is under 18 feet long and cannot travel faster than 17 knots.
 - ii) Any passenger lift which you are responsible for maintaining.
 - iii) The ownership tenure or occupation of any land or building, other than the dwelling insured by this policy.
6. You owning, possessing, or using a dangerous animal or specially controlled animal.
7. Liability which is insured by or would but for the existence of this section be insured by any other Policy.
8. Liability if You are injured.
9. Liability arising from pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the period of insurance.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.
10. Liability in respect of fines, penalties, liquidated, aggravated, punitive or exemplary damages or any damages arising from the multiplication of compensatory damages.
11. For event 4 only – Liability for causing the death of or injury to any employee if they have driven or been a passenger in a motor vehicle if you need insurance under the Road Traffic Act.

Limit of Liability

We will not pay more than **£2,000,000** events 1–3, for all compensation and claimant’s costs and expenses for any one claim or series of claims arising out of any one event.

We will not pay more than **£5,000,000** event 4, for all compensation and claimant’s costs and expenses for any one claim or series of claims arising out of any one event.

SPECIAL CLAUSES

These endorsements only apply when indicated on our certificate of insurance.

Thatched roof clause

At the dwelling:

- 1 Where there are solid fuel fires the chimney for each is fitted with a suitable spark arrestor, unless the chimney is at least six feet above the highest roof level.
 - 2 All electrical installations are checked by a competent electrician at not more than 5 yearly intervals.
 - 3 A maintained dry powder or CO2 extinguisher is sited in the kitchen.
 - 4 Bonfires are not lit in the vicinity of the dwelling.
- The company is not liable for loss or damage arising out of non-compliance with any of the above requirements.

Excluding Subsidence

It is noted that the insurance under this policy excludes any liability arising as a result of Subsidence or Heave of the site on which the property stands or landslip.

Security Protection

We shall not be liable for loss or damage by Theft or attempted Theft arising out of non-compliance with the following requirements:

- 1 The door used as a final exit from the Dwelling shall be fitted with a suitable lock complying with British Standard 3621 or one of superior quality approved by the company;
- 2 All other external doors, unless secured as in 1) above shall be fitted with top and bottom mortise or surface mounted bolts with detachable keys;
- 3 Sliding patio doors shall be fitted with key operated security locks top and bottom;
- 4 All external windows opening on the ground floor or opening and accessible on other floors to be fitted with key operated window locks;
- 5 All external doors, and windows in 4) above, shall be secured using the above mentioned security devices whenever the home is left unattended and the keys withdrawn from the locks;
- 6 When the household retires at night all external doors, and the windows specified in 4) except those in occupied bedrooms, shall be secured with security devices and the keys withdrawn from the locks.

GENERAL CONDITIONS

applying to all Sections of this Policy

1 Exclusions

This Policy does not cover:

- a) Loss damage injury or liability occasioned by happening through or in consequence of war invasion act of foreign enemy hostilities whether war be declared or not civil war rebellion revolution insurrection or military or usurped power;
- b) Loss damage injury or liability arising out of any occurrence outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands;
- c) Loss of or damage to any property or any loss or expense or any consequential loss or any legal liability directly or indirectly caused by or contributed to, by or arising from:
 - i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - ii) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly
 - iii) pressure waves caused by aircraft and other aerial devices;
- d) Loss or damage:
 - i) resulting from theft or attempted theft by the insured;
 - ii) suffered by you as a result of being deceived into knowingly parting with property.
- e) loss or damage to the property caused by:
 - i) Malicious Persons;
 - ii) Riot, Civil Commotion, Strikes; Labour Disturbances;
 - iii) Theft or attempted Theft, Escape of Water, or Oil from of freezing of water in any fixed water or heating installation or domestic appliance. if the property is left insufficiently furnished for full habitation or is left unoccupied for more than 30 consecutive days unless the property is:
 - i) inspected at least once in every 14 day period either by the Insured, their representative or the appointed Letting;
 - ii) Agents or representative of the Holiday Company; and
 - iii) the water, gas and electricity supplies are turned off at the mains and the water system drained except when required to be maintained for central heating and the thermostat set to a minimum temperature of 15oC (59oF);
- f) loss or damage to the property caused by landslip, coastal erosion or inundation by the sea;

- g) loss of damage (including accidental damage) to or breakdown of any electronic equipment, whether belonging to the insured or not, caused directly or indirectly by its failure at any time before, during or after the year 2000 correctly to recognise, accept, respond to, retrieve, retain or process any data representing a date or part of a date. Electronic equipment includes:
 - i) any computer equipment, system or software
 - ii) any product, accessory, equipment or machinery containing, connected to or operated by means of a data processor chip.
- h) Loss, damage, costs or expenses of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss. For the purpose of this exception an act of terrorism means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people 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 or any section of the public in fear.

2 Precautions

You must keep the property in a good state of repair and take all reasonable precautions to prevent accidents, injury, loss and damage.

3 Claims (i)

As soon as reasonably possible you must:

- i) notify us of any occurrence which may produce a claim and provide any further details which we require;
- ii) notify the police of any loss or damage by theft or attempted theft.

4 Claims (ii)

We are entitled to enter any building where loss or damage has happened and to deal with salvage in a reasonable manner. No property may be abandoned to us.

5 Claims (iii)

We may at our option reinstate or replace the property lost or damaged or any part of it. If we reinstate or replace any property we shall not be bound to do so exactly but only as circumstances permit and in any reasonable sufficient manner and will not expend more than the sum insured on any one item.

6 Claims (iv)
We are entitled at our own expense to take proceedings in your name to recover any payment made under this Policy when we consider that there are rights of recovery against other parties and you must assist when reasonably required to do so. You must not make any payment or admission of liability without our consent and we are entitled to take over and conduct in your name any negotiations or legal action in connection with a claim under this Policy.

7 Other Insurances
If at the time of any loss, damage or liability there is any other insurance covering such incidents we will only pay our rateable proportion.

8 Cancellation
Insurers may cancel this policy by sending 14 days notice to your last known address. You will be entitled to a refund of premium paid, subject to a deduction for the time for which you have been covered.

You may cancel the Policy at any time during the period of insurance by giving us fourteen (14) days notice. If you cancel your policy You will be entitled to a refund of the premium paid subject to a deduction for the time for which You have been covered. This will be calculated on a pro-rata basis for the period for which You received cover plus an additional charge of £25.00 to cover the administrative cost of providing the policy.

If You do not pay the premium (or any part of the premium under the payment option You have chosen) by the due date, We may cancel this policy with effect from the end of the last period for which a payment has been made.

10 Automatic Renewal
When Your policy is due for renewal we may offer to renew it for You automatically. this saves you the worry of remembering to contact us prior to the renewal date. If we offer to do this for You we will write to You before the policy expires with full details of Your future premium and policy conditions. If You do not wish to renew You should let us know prior to expiry of the current Period of Insurance.

Should we decide that we will not renew your policy we will notify you in writing prior to the renewal date.

11 Fraud
All benefit under this Policy is forfeited if a fraudulent claim is made.

12 Arbitration
If we accept that there is a claim under this Policy but there is disagreement in respect of the amount to be paid the disagreement will be referred to an Arbitrator appointed in accordance with current statutory provisions. In these circumstances the Arbitrator's award must be made before there is any right of action against us.

13 Automatic Reinstatement of Loss
Sums insured by this Policy will not be automatically reduced as a result of a claim. This is not applicable to Section 3 – Liabilities.

14 Rights of Third Parties
A person or company who was not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 or any subsequent legislation to enforce any term of this policy but this does not affect any right or remedy of a third party, which exists or is available apart from such Act.

15 Choice of Law
English law will apply to this policy unless you and we agree otherwise.

16 Joint and Additional Policyholders
If there are two or more policyholders named on the policy, either may amend the policy, make a claim, remove a policyholder or cancel the policy.