



Specialist Home Insurance

ENDORSEMENT ST1 – BUSINESS LIABILITY: The exclusion under **Section 3 and 4 – Legal Liability, paragraph B. Occupiers and Personal Liability** regarding liability in connection with any trade, business or profession does not apply in respect of any accident happening in or about **Your Home** as long as this is used and occupied by **You** in connection with **Your** profession. We will not pay for any loss or damage to property or injury, illness or disease arising out of

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

ENDORSEMENT ST2A – BUSINESS USE AT HOME: The sum insured in respect of loss or damage to office equipment whilst in the **Home** under Section 2 – Contents, Paragraph P is increased to £7,500.

ENDORSEMENT ST2 – BUSINESS USE AT HOME: The sum insured in respect of loss or damage to office equipment whilst in the **Home** under Section 2 – Contents, Paragraph P is increased to a maximum of £10,000.

We will not pay for loss or damage:

- a) caused whilst the Home is lent, let or sub-let, or Unoccupied.
- b) to items not specifically used for clerical purposes.

ENDORSEMENT ST3 – CHILD MINDING: It is agreed that where the proposer and/or spouse/partner are involved in Childminding at the **Home**, accidental damage cover is excluded whilst the children and/or their parents/guardians are on the premises.

Cover is subject to:

- i). There being no more than 3 children being looked after at any one time, (excluding your own children).
- ii). There being no staff employed to assist in the childminding activities.
- iii). The child minder being registered with the local authority.

ENDORSEMENT ST4 -BED & BREAKFAST ACCOMMODATION: **You** having declared that the **Home** is used in part for the provision of bed and breakfast accommodation, it is understood that :

- (i) **Valuables and Personal Effects** belonging to any guest at the property are included in the cover provided under Section 2 up to a limit of £1,000 in any one period of insurance.
- (ii) **We** will not be liable for the first £50 of each and every claim.
- (iii) The **Valuables and Personal Effects** of the guest are only insured within the boundaries of the **Home**.
- (iv) The **Valuables and Personal Effects** of the guest are only insured provided that they are not insured by any other policy of insurance.
- (v) Under **Section 3 and 4 – Legal Liability** the policy exclusion of liability arising from **Your** trade profession or employment shall not include the provision of bed and breakfast accommodation.
- (vi) If **Your Home** is rendered unfit for the acceptance of paying guests following loss or damage for which a valid claim has been made and accepted by the company under this policy payment will be made to **You** for loss of bookings of an amount not exceeding £100 per week for a period of 8 weeks commencing 14 days after the date of loss or damage.
- (vi) The maximum guests at any one time are limited to 6.
- (vii) Only 3 bedrooms are used for bed and breakfast purposes at any one time
- (viii) The property is not licensed.

ENDORSEMENT FG1 – ALARM CLAUSE: Section 2 – Contents excludes loss or damage by theft or attempted theft unless:

- (a) The burglar alarm system shall have been in full and effective operation
 - (i) Whenever the **Home** is left unattended or
 - (ii) When **You** or **Your** Family have retire for the night
- (b) The burglar alarm system is maintained in good order throughout the currency of this insurance under a maintenance contract with a company which is a member of SSAIB (Security Systems and Alarms Inspection Board), or the NSI (National Security Inspectorate).

ENDORSEMENT FG14 – PROTECTIONS CLAUSE Section 2 – Contents – We will not be liable for loss or damage by theft or attempted theft from the **Home** unless:

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

Alternative security devices are not acceptable unless we have given our written agreement.

ENDORSEMENT FG18: RESTRICTION OF THEFT CLAUSE Amendment to Section 1 -Buildings, Section 2 -Contents and Section 5 -Valuables and Personal Effects

We will not pay for loss or damage to any property insured by these Sections caused by theft or attempted theft from **Your Home** unless violent or forcible means are used to enter or leave **Your Home**.

ENDORSEMENT FG19 – UNOCCUPANCY CLAUSE The exclusions contained within **Section 1 – Buildings A4, A6, A7 and Section 2 – Contents A4, A6 and A7** relating to when the **Home** is **Unoccupied** are deleted and replaced by the following:

- (a) **We** will not be liable for loss or damage unless:
 - (i) the **Home** is inspected internally and externally at least once every 7 days by a responsible adult and
 - (ii) the water, gas and electricity supplies are turned off at the mains (and for the period November to March inclusive all water tanks, pipes and apparatus are drained) unless required to operate an automatically operated central heating system used to maintain a minimum temperature of 58°F (15°C) at all times.
- (b) **We** will not cover the first £200 of any claim.
- (c) **Valuables, Money and Credit Cards** must be removed from the **Home**.

ENDORSEMENT FG19A -UNOCCUPANCY CLAUSE (AMENDED) The exclusions contained within **Section 1 -Buildings A4, A6 and A7 and Section 2 -Contents A4, A6 and A7** relating to when the Home is not lived in for more than 30 consecutive days are deleted and replaced by the following:

- (a) **We** will not be liable for loss or damage unless:
 - i. the **Home** is inspected internally and externally at least once every 7 days by a responsible adult and
 - ii. the water, gas and electricity supplies are turned off at the mains (and for the period November to March inclusive all water tanks, pipes and apparatus are drained) unless required to operate an automatically operated central heating system used to maintain a minimum temperature of 58 degrees F (15 degrees C) at all times.
- (b) **We** will not cover the first £200 of any claim.
- (c) **Valuables, Money and Credit Cards** must be moved from the Home.

ENDORSEMENT FG24 – JEWELLERY CLAUSE

Section 2 – Contents and **Section 5 – Valuables and Personal Effects** excludes theft and disappearance of specified jewellery unless the jewellery is either:

- a) Being worn by **You** or
- b) Deposited in a bank, locked safe or
- c) Carried by hand under **Your** personal supervision.

Failure to meet these requirements will affect **Your** ability to claim.

ENDORSEMENT FG34 – FLAT ROOF CLAUSE

- (a) The flat roof must be inspected at least once every eight years by a builder/roofer and any necessary repairs carried out immediately.
- (b) **Section 1 – Buildings A5** excludes the first £150 of each and every claim.

ENDORSEMENT FG35 – PEDAL CYCLE SHACKLE LOCK: Theft in respect of unattended pedal cycles is excluded unless they are secured by a D-shaped shackle lock designed for use with pedal cycles.

ENDORSEMENT P19 – JEWELLERY MAINTENANCE WARRANTY: It is warranted that all items of jewellery in excess of £7,500 of any one article must be inspected at least every three years by a competent jeweller and any defects in clasps, mountings and settings to be immediately rectified.

Failure to meet these requirements will affect **Your** ability to claim.

TUH5 BOARDERS, LODGERS AND PAYING GUESTS: Cover under Sections 1 -Buildings and 2 Contents is subject to the following:

(a) We shall not be liable under this Policy in respect of bodily injury to any boarder, lodger or paying guest.

(b) This Insurance does not apply to any property belonging to any boarder, lodger or paying guest.

(c) We must be notified at once if at any time during the period of this insurance more than 3 boarders, lodgers or paying guests are accommodated in your home.

TUH6 BUSINESS VISITORS: Cover is hereby extended under the Property Owners Liability Section to include business visitors. Business equipment, liability, stock, money, tools of trade and goods in trust are excluded from cover.

TUH41 EVIDENCE OF VALUE: In respect of Specified Items under **Section 5 - Valuables and Personal Effects**, unless valuations have been supplied to Us for all articles in excess of £2,500, the onus rests with you to furnish to us evidence of value in the event of any claim being made.

Failure to meet these requirements will affect **Your** ability to claim

Towergate Insurance is a trading name of Towergate Underwriting Group Limited.
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