



## Holiday Home Insurance

The **Endorsements** shown below only apply to your Policy if the **Endorsement** number is specified in your Policy **Schedule** and they are subject to the terms, conditions and limitations of this Policy. This does not apply in respect of **Endorsement** HH912

### HH907 Security Endorsement (Standard)

Section 1 – **Buildings** and **Contents** excludes loss or damage by theft or attempted theft unless:

- a) Whenever the Home is left unattended or
- b) When You or Your Family have retired for the night
- i) The final exit door is fitted with a lock approved to British Standard 3621 (for properties in the UK only) suitable local equivalent or a mortice deadlock of at least five levers or any rim automatic deadlatch with a key locking handle on the inside and is in operation.
- ii) All other external doors (excluding patio doors) and any access doors from adjoining or integral garages are fitted with either :
  - A lock to the standard in (i) above
  - Key operated security bolts fitted top and bottom in addition to any existing lock and are in operation.
- iii) Sliding patio doors to be fitted with either
  - Protections to the standard in (ii) above or
  - Any key operated patio door lock mounted internally on the centre rail(s) and are in operation.
- iv) All opening windows on the ground floor, basement and accessible upper floor windows are fitted with key operated security devices or shutters securely locked internally or metal grilles embedded into the wall and are in operation.

### HH912 Swimming Pools

This **Endorsement** applies to all properties with Swimming Pools. In respect of Swimming Pools and filtration plant and similar equipment, Section 1, paragraph 6 of the Policy (Burst Pipes) is inoperative. Furthermore, if the filtration plant and similar equipment is housed in a **Building** detached from the main residence, Section 1, paragraph 4 of the Policy (Malicious Damage) will also be inoperative.

It is further understood and agreed that no cover will apply in respect of communal swimming pools.

### HH913 Subsidence, Heave & Landslip

**Your** policy is extended to include damage caused by **Subsidence** or **Heave** of the site on which the **Buildings** stand, or **Landslip**.

**We** will not pay for:-

- i) The first £1,000 of any claim
- ii) Damage to swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, gates, fences, hedges or fixed tanks providing fuel to the **Home**, unless **We** also accept a claim for **Subsidence, Heave** or **Landslip** damage to the **Home**.
- iii) Damage if **You** know that any of the **Buildings** have already been damaged by **Subsidence, Heave** or **Landslip**, unless **You** have told **Us** about this and **We** have accepted it.
- iv) Damage resulting from the coast wearing away.
- v) Damage to solid floors caused by infill materials settling, swelling or shrinking, or by faulty or unsuitable materials or poor workmanship.
- vi) Damage caused by normal **Settlement** or shrinkage, or by recently placed fill material moving.
- vii) Damage caused by faulty materials or design, or poor workmanship.
- viii) Damage resulting from demolition, alteration or repair to the **Buildings**.
- ix) Diminution of market value.

### HH914 Unoccupancy

When the **Home** is **Unoccupied**

- 1. **Valuables, Money** & Credit Cards must be removed from the **Home**.
- 2. In respect of Peril 6 of sections 1 and 2

a) **We** will not be liable for loss or damage unless:

i) The water supplies are turned off at the mains (and for the period November to March inclusive all water tanks, pipes & apparatus are drained) (Excluding Spain, Portugal and Southern Cyprus)  
or

ii) The holiday home is maintained at a minimum temperature of 58°F (15°C) at all times. (Excluding Spain, Portugal and Southern Cyprus)

b) **We** will not cover the first £200 of any claim.

### HH924 Alarm Warranty

It is a condition precedent to **Our** Liability in respect of loss or damage involving theft or attempted theft that:

- a) The burglar alarm at the premises
  - i) Has been installed in accordance with the alarm company's specification lodged with and approved by **Us** and shall not be amended in any way without **Our** consent.
  - ii) Shall be fully operational at all times when the premises are vacant.
  - iii) Shall be maintained under contract by the alarm company throughout the currency of this Policy.
- b) **You** shall notify **Us** immediately following any advice from the alarm receiving station that their service is being withdrawn.

### HH926 Deletion of Accidental Damage cover

In respect of Peril 11 of Section 1 and 2, **We** will not be liable for any loss or damage.

### **HH929 Flat Roof**

- 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** A 5 excludes the first £150 of each and every claim.

### **HH931 Deletion of Accidental Damage Cover Section 1A 11**

**We** will not be liable for any loss or damage.

### **HH932 Deletion of Accidental Damage Cover Section 2A 11**

**We** will not be liable for any loss or damage.

### **HH934 Anchor Endorsement**

In the absence of secure anchorage to the ground at all four corners of the chassis being installed and in use, the risks of Storm, Tempest and Flood will be excluded.

### **HH938 - Heating Warranty**

It is Your duty to ensure that:

All chimneys to solid-fuel stoves, boilers and open fires are kept in a good state of repair and that they are professionally cleaned once a year before winter use.  
Two fire extinguishers are kept in the Home and are maintained in good working order; one of which must be stored in the kitchen.

If You fail to comply with any of the above duties this insurance may become invalid in respect of loss or damage caused by fire.

### **HH960 Static Caravan/Mobile Home Serial Number**

Cover excludes theft of the static caravan/mobile home until the serial number has been provided.

### **323BES – Owner Used Holiday Homes Discount**

It is hereby noted and agreed that the premium is discounted by 10% subject to the property being used by the policyholder, their friends and family only. If you will be receiving any money to let the property, you must notify us and the discount will be deleted.

### **HH999: INSURER ENDORSEMENT**

**For overseas properties this policy is underwritten by:**

Lloyd's Syndicate 4444. 100%  
Gallery 9, 1 Lime Street, London, EC3M 7HA

Arranged by Towergate Underwriting Holiday Homes.  
Towergate Underwriting Household is a trading name of Towergate Underwriting Group Ltd.  
Registered Address:  
Towergate House  
Eclipse Park  
Sittingbourne Road  
Maidstone  
Kent

ME14 3EN

Registered in England no. 4043759.

Authorised and regulated by the Financial Conduct Authority.

Unique Market Reference: B0831E0453116

Lloyd's Syndicate 4444 is managed by Canopus Managing Agents Limited. Firm Reference Number 204847. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

**For UK properties this policy is underwritten by:**

Ageas Insurance Limited 80%  
Ageas House, Hampshire Corporate Park,  
Templars Way, Eastleigh, Hampshire SO53 3YA

Also underwritten by:

Lloyd's Syndicate 4444. 20%  
Gallery 9, 1 Lime Street, London, EC3M 7HA  
Unique Market Reference: B0831E0450216

Arranged by Towergate Underwriting Holiday Homes.  
Towergate Underwriting Household is a trading name of Towergate Underwriting Group Ltd.  
Registered Address:  
Towergate House  
Eclipse Park  
Sittingbourne Road  
Maidstone  
Kent  
ME14 3EN  
Registered in England no. 4043759.  
Authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority Registration Number:202039.

Lloyd's Syndicate 4444 is managed by Canopus Managing Agents Limited. Firm Reference Number 204847. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

October 2016