

Endorsements

The following clauses apply if they are mentioned in the **schedule**. These are the standard **endorsements** that may be applied to **your** insurance by **us**. Occasionally **we** may apply special **endorsements** to **your** insurance. If this is the case a full copy of the **endorsement** will be provided with **your** policy **schedule**.

1: Alarm clause:

This insurance does not cover theft:

when you have left the premises without an authorised occupant unless:

a) at all such times the intruder alarm has been put into full and effective operation,

and

b) the intruder alarm is kept in good working order throughout the period of insurance under a maintenance contract with a company which is a member of N.A.C.O.S.S. (National Approval Council for Security Systems), A.I.S.C. (Alarms Inspectorate and Security Council), S.S.A.I.B. (Security Systems and Alarms Inspection Board) or Integrity 2000.

2: Bank or building societies interest clause:

The rights of the bank or building society who provided your mortgage will not be affected by anything you do to increase the risk of loss or damage to the home provided that they were unaware of such action. The bank or building society must write and tell us as soon as they become aware of any action you have taken to increase the risk of loss or damage. They may also have to pay an extra premium which you will have to repay them.

3: Business use extension clause:

In return for the payment of an extra premium Section 5 extends to include your legal liability, as defined in that Section, for using the home for clerical business purposes which are detailed in the schedule. However, we will not cover any liability arising out of advice given or services rendered in respect of your profession, occupation or business or employment.

5: Contractors Exclusion clause:

This insurance does not cover loss, damage or liability arising out of the activities of contractors.

7: Hotel and motel clause:

This insurance does not cover theft or disappearance of Jewellery (including watches) from hotel or motel rooms during your absence from such rooms.

9: Jewellery clause:

This insurance shall not cover loss of Jewellery (including watches) by theft or disappearance unless it is:

a) Being worn;

b) Deposited in a bank or locked safe with an adequate cash rating or Hotel/Motel safe; or

c) Carried by hand and under your Personal supervision.

10: Keys clause:

This insurance does not cover theft of Jewellery (including watches) from safe(s) unless **you** have removed the keys of the safe(s) from the **home** while **you** are absent from the premises.

11: Minimum security clause:

This insurance does not cover theft from the private dwelling of the home unless the undernoted minimum protections are fitted and operative.

- Final Exit Door: 5 Lever Mortise Deadlock or some other lock conforming to British Standard 3621 or in the case of UPVC Double Glazing a key operated multi locking mechanism with at least 3 locking bolts.
- Other External Doors: A lock of the above calibre or the existing security supplemented with 2 key operated locking bolts.
- Patio Doors: In addition to a central locking device, key operated bolts to top and bottom opening sections or the central rail, or a purpose manufactured patio door lock.
- French Doors: A mortise lock of the calibre mentioned above in addition to the receiving section having 2 key operated bolts or 2 key operated bolts to both units.
- Windows: Key operated security locks to all ground floor/basement and other accessible windows. Ground/Basement windows are acceptable if fitted with security bars or lockable security grills.

13: Musical instruments clause:

This insurance does not cover the breakage of strings, reeds or drumheads forming part of musical instruments.

16: Protections clause:

It is your duty to ensure that all protections provided for the security of the home and contents:

- are maintained in good working order, and
- are in full and effective operation whenever you are absent from the premises.

If you fail to comply with the above duties this insurance will become invalid in respect of loss or damage resulting from unauthorised entry.

17: Safe clause:

Within 14 days of inception of this insurance an appropriately rated safe must be installed at the **Home**.

This insurance does not cover theft of Jewellery and watches from the **home** unless such items are kept in a safe with an adequate cash rating when **you** have left the **premises** without an authorised occupant.

18: Stamp clause:

We will only pay up to 75% of the Stanley Gibbons valuation in respect of any stamps that are lost or damaged.

24: Wine clause:

In consideration of the additional premium paid it is agreed that Section two extends to cover wine situated within the premises specified in the **schedule** (or specification attached) from any cause OTHER THAN AS EXCLUDED in the **schedule**

This insurance excludes:

- a) loss or damage caused by corkfly, ullage, unexplained shortages, contamination and decolourisation, extremes of temperature or pecuniary loss caused by fall in market value: loss or damage caused directly or indirectly by water damage to labels;
- b) any amount in excess of £100 any one bottle UNLESS otherwise stated in the specification attached to the **schedule**;
- c) Any amount in excess of the sum insured stated in the **schedule**;
- d) The first £100 of each and every claim.

It is warranted that:

- i) All wine be racked and stored a minimum of 6 inches (15 centimetres) from the floor,
and
- ii) All racking be securely fastened to a wall.

Basis of valuation:

In respect of items not separately specified in the **schedule** the basis of valuation shall be 75% of the Decanter Index.

25: Settings clause:

It is warranted that the settings are checked and repaired annually by a jeweller who is a member of the National Association of Goldsmiths.

26: Chimney clause:

It is **your** duty to ensure that:

- all chimneys and/or flues to solid fuel stoves, boilers and open fires are kept in a good state of repair and they must be professionally cleaned within 30 days of the inception date of this insurance or not more than 6 months since the last time they were professionally cleaned, whichever is the sooner. Thereafter **you** must have them cleaned at not more than 6 monthly intervals.
- **you** must keep in **your** possession the original dated receipts for all cleaning operations (including any cleaning operation prior to the inception of this insurance) for a period of 18 months. **You** will have to produce them for our inspection if **we** ask for them.
- for the purposes of this insurance "professionally" shall refer to an individual or company who are members of a recognised trade body.

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.

28: Flat Roof clause:

It is **your** duty to ensure that any areas of flat roof(s) shall be checked at **your** own expense at least every 3 years by an individual or company who are members of a recognised trade body and any faults rectified as soon as possible. In the event of a claim, evidence of the inspection plus any repairs, must be produced for the claim to be valid.

Additional excesses will apply if the flat roof exceeds 25% of the total roof area. The **excesses** are shown in your schedule.

29: Electrical Wiring clause:

The electricity supply system must be inspected and tested at least once every 10 years, or as stated on the Current Electrical Certificate, by a contractor approved by the National Inspection Council of Electrical Installing Contracting (NICEIC). Any faults found must be corrected in line with regulations of the Institute of Electrical Engineers. A certificate of compliance issued by the Inspector is to be produced at inception and lodged with the broker who placed this insurance after each inspection.

35: Valuables clause – Proof of Purchase or Valuation Condition:

Section two and Section one (If cover appears on your policy schedule).

This insurance does not cover loss of or damage to specified items shown in your policy schedule that have a value of more than £3,000 unless you can provide us with a copy of the original purchase receipt or an official valuation of the item which is no more than 3 years old at the time you submit your claim.

36: Pedal Cycles High Value clause:

Section two and Section one (If cover appears on your policy schedule).

This insurance does not cover theft or attempted theft of any single pedal cycle valued at over £500 unless:

- a) the pedal cycle is kept in a locked building and there is physical evidence of violent forcible entry to or exit from the Building, or

the pedal cycle is secured through the frame to an immovable object by a Sold Secure gold rated lock designed for pedal cycles.