

The **policy** is a contract **you** have made with **us**. **We** will insure **you** during the **period of insurance** under the terms set out in this document if **you** pay the premium.

Your application form, this booklet, **your schedule** and any **endorsements** are all part of **your policy**. **You** should read them together to avoid any misunderstanding. They contain all the details of **your cover**. **You** should also pay particular attention to the conditions and exclusions on pages 14 to 18 in this booklet.

Words with special meanings are listed on pages 3 to 5 and these words are printed in bold type wherever they appear in the **policy**.

The declaration signed by **you** on **your application form** is also part of this contract. **You** must tell **us** as soon as possible about any change to the information given on **your application form**. If **you** do not do this, **your policy** may not be valid. **You** should not wait until **you** renew **your policy**.

Your booklet sets out all the circumstances in which **you** can make a claim. This is not a maintenance contract and does not protect **you** or **your household** against every loss.

UK Law allows the parties to this contract a choice of the Law applicable to the contract. This contract is governed by the Law of Scotland if **you** live in Scotland and English Law if **you** live elsewhere in the UK except as specified to the contrary elsewhere in **your policy**.

Policies are underwritten by Royal & Sun Alliance Insurance plc in the United Kingdom.

For **your** protection, telephone calls may be recorded and may be monitored.

CONTENTS	PAGES
Definitions	3 - 5
Cover for your contents	
– Contents - what we will cover	6 - 7
– What we will also cover	8 - 9
– Tenant’s liability cover	10
– Accidental death	10
– Settling claims	11 - 12
– Third party liability	13
Conditions which apply to your whole policy	14 - 16
Exclusions which apply to your whole policy	17 - 18
Legal Helpline	19
What to do if you need to make a complaint	20
Making a claim	21
Useful addresses and phone numbers	back cover

Any word defined below will have the same meaning wherever it is shown in **your policy** in bold print.

We have listed the definitions in alphabetical order.

Accidental damage

Sudden, unexpected and visible damage which has not been caused on purpose.

Application form

The form **you** signed which describes **you**, any details relating to **you** or **your** property and all information relevant to the cover which **you** have asked for.

Buildings

Your home and its domestic outbuildings and garages all on the same site, patios, terraces, drives, footpaths, walls, gates, hedges and fences.

Contents

All property including clothing, **personal belongings**, personal computers, pedal cycles and **money** in **your home** or its domestic outbuildings or garages all on the same site owned by any member of **your household** or for which they are responsible.

Contents shall also include internal fixtures (excluding conservatories and greenhouses) installed by **you** up to the tenants improvements **sum insured** shown separately in the **schedule**.

Credit cards

Credit, cheque, bankers and cash debit cards which belong to **you** or **your household**.

Endorsement

An agreed change in the terms (or a change in details) of **your policy**.

The following are not included in the definitions.

- Any garage or outbuilding which is not on the same site as the **home**.
- Caravans, boats, motor vehicles, trailers, vessels, aircraft and their respective parts or accessories, any mechanically propelled vehicle other than lawnmowers, garden machinery and wheelchairs **you** use at the **home**.
- Living creatures.
- Share certificates other than savings certificates and documents.
- Property **you** use or hold for business or professional purposes.
- Property **you** have more specifically insured by this or another **policy**.
- Store loyalty cards.
- Cards held for any trade, professional or business purposes.

Any word defined below will have the same meaning wherever it is shown in **your policy** in bold print.

We have listed the definitions in alphabetical order.

Home

The private house, bungalow or self-contained flat at the address shown in **your schedule**.

Loss Adjuster

The firm which will handle **your** claim whose name and address are shown on the back cover of this booklet.

Money

Cash, bank and currency notes, cheques, **money** and postal orders, postage stamps (not part of a collection), savings stamps and savings certificates, premium bonds, luncheon vouchers, traveller's cheques, phone cards, seasonal travel tickets and gift tokens **you** use or hold only for private, social and domestic purposes.

Period of insurance

The period starting and ending on those dates shown in **your schedule** and for any following period but only if **we** accept **your** renewal premium.

Personal belongings

Property **you** normally wear or use and **you** carry in everyday life.

Policy

Your application form, this booklet, **your schedule** and any **endorsements**.

Schedule

The document which describes **you**, the **sum insured** and any details of **your policy** that relate to **you**.

Sum insured

The amount for which **your contents** are insured as shown in **your current schedule**.

The following are not included in the definitions.

- Share certificates other than savings certificates and documents.
- Property **you** hold for business or professional purposes.
- Promotional vouchers, lottery and raffle tickets.
- Air miles vouchers.

- Tools or instruments **you** use or hold for business or professional purposes.

Any word defined below will have the same meaning wherever it is shown in **your policy** in bold print.

We have listed the definitions in alphabetical order.

Unoccupied

Not lived in by **you** or any member of **your household** or by any other person with **your** permission.

We, us, our

Royal & Sun Alliance Insurance plc.

You, your

Those named in **your schedule**.

Your household

You and **your** family (including **your** partner and all children) who normally live with **you**.

The following are not included in the definitions.

We will pay for loss or damage to **your contents** by the following causes while they are in **your home** or its domestic outbuildings or garages which are all on the same site.

a Fire.

b Explosion, lightning, earthquake.

c Smoke.

d Water or oil escaping from any fixed water or heating installation or domestic appliance including fixed fish tanks.

e The **building** being hit by an aircraft, flying object or anything falling from them, or by a vehicle, train or animal.

f Falling trees or branches.

g Riot, civil commotion, strikes, labour or political disturbances.

h Malicious persons or vandals.

i Storm or flood.

We will not pay for the following

- Loss or damage caused by scorching without a fire actually starting.
- Loss or damage caused by smog, agricultural or industrial operations or anything which happens gradually.
- Damage to any part or appliance from which the water or oil escapes.
- Loss or damage which happens after **your home** has been **unoccupied** for 30 days in a row.
- Damage caused by any insect, vermin, bird or domestic animal.
- Loss or damage which happens after **your home** has been **unoccupied** for 30 days in a row.
- Loss or damage caused by **you** or **your household**.
- Damage caused by dampness or condensation.

We will pay for loss or damage to **your contents** by the following causes while they are in **your home** or its domestic outbuildings or garages which are all on the same site.

- j Subsidence or heave of the site beneath the **buildings** or landslip.

We will not pay for the following

- Damage caused by new structures bedding down or newly made-up ground settling.
- Damage resulting from solid floor slabs moving unless the foundations beneath the outside walls of **your home** are damaged at the same time.
- Damage caused by the river bank, river bed or coast wearing away.
- Damage resulting from demolition or structural repairs or alterations to the **buildings**.
- Damage resulting from faulty workmanship, defective design or materials.

- k Theft or attempted theft.

- Theft of **money** or **credit cards** unless force and violence is used to get into or out of **your home**.
- Loss or damage caused by **you** or **your household**.
- Loss while **your home** or any part of it is lent or let to any people other than a member of **your household** or lived in by paying guests unless force and violence is used to get into or out of **your home** or its domestic outbuildings or garages.
- Loss of **money** or **credit cards** from domestic outbuildings or garages.
- Loss or damage which happens after **your home** has been **unoccupied** for 30 days in a row.
- Loss of clothes from a garden clothes line or from an unlocked drying area.
- Use of **credit cards** by any of **your household** without the permission of any authorised cardholder.
- Loss which results from any authorised cardholder not following the terms and conditions under which the **credit card** was issued.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 12.

a Rent or other accommodation

If **your home** cannot be lived in because of the causes listed in pages 6 and 7, **we** will pay for:

- rent which **you** have to pay for parts of **your home** which cannot be lived in; or
- reasonable extra costs of similar accommodation until **your home** is fit to live in again including the cost of kennel accommodation for domestic pets.

b Temporary removal

We will pay for loss of or damage to the **contents** by any of the causes listed on pages 6 and 7 while **you** temporarily remove them from **your home** or its domestic outbuildings or garages to:

- an occupied home or any building where any member of **your household** is living or carrying on their business within the British Isles for up to 30 days in a row;
- a bank safe deposit.

c Replacing documents

We will pay for the cost of replacing deeds, bonds, share certificates or similar private documents if they are lost or damaged by any of the causes listed on pages 6 and 7 while in **your home** or lodged with **your** mortgage lender, bank or solicitor.

d Televisions, video players and recorders, hi-fi systems, satellite decoders, DVD players and computer equipment, mirrors, ceramic hobs in cookers and fixed glass in furniture

We will pay for **accidental damage** to televisions, video players and recorders, hi-fi systems, satellite decoders and DVD players and computer equipment in **your home**, and fixed aerials, masts and satellite dishes attached to **your home**.

We will pay for accidental breakage of mirrors, ceramic hobs in cookers and fixed glass in furniture in **your home**.

We will not pay for the following

- Costs which **you** pay or agree to pay without **our** permission.
- Loss or damage caused by malicious persons or vandals.
- Loss or damage by theft or attempted theft unless force and violence is used to get into or out of a building.
- Negotiable share certificates or negotiable bonds.
- Loss or damage which happens after **your home** has been **unoccupied** for 30 days in a row.
- Mechanical or electrical breakdown.
- Damage caused by putting together or taking apart the apparatus.
- Damage to items designed to be portable (other than televisions and computer equipment), recording tapes, discs or computer games.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 12.

e Deep freezer contents

We will pay for loss of or damage to food in a domestic deep freezer in **your home** caused by a rise or fall in temperature or contamination from refrigerant or refrigerant fumes.

We will not pay for the following

- Loss or damage because of the power supply authority deliberately cutting off or withholding **your** power supply.
- Loss or damage to food in **your** deep freezer:
 - a if the compressor unit is more than 10 years old; or
 - b resulting from **accidental damage** other than the causes listed on pages 6 and 7.
- Loss or damage resulting from negligence by **you** or any member of **your household**.

f Lost or Stolen keys

We will pay to replace or install locks or keys to any outside door of **your home** or burglar alarm if the keys have been lost or stolen.

g Metered water and oil for heating

We will pay **you** for loss of metered water or oil if the loss is caused by **accidental damage** to **your** fixed domestic water or heating installation.

- Loss or damage which happens after **your home** has been **unoccupied** for 30 days in a row.

h Temporary Increase in the Sum Insured

We will pay for loss or damage to wedding gifts while in **your home** or in a building where the wedding reception is being held, or in the married couple's **home** for 14 days before and after the wedding.

We will pay for loss or damage to Christmas gifts while in **your home** for the months of November, December and January.

- Loss or damage which happens after **your home** has been **unoccupied** for 30 days in a row.
- Loss or damage by theft or attempted theft unless force and violence is used to get into or out of a building other than **your home**.

i Bogus officials

We will pay for the theft of **money** following illegal entry into **your home** by a person/persons falsely claiming to be an official.

- Any theft that has not been reported to the police within 24 hours (**you** must obtain a crime reference number).

We insure **you** for all sums which **you** legally have to pay under the terms of **your** tenancy agreement for the following:

a Buildings

Damage to the **buildings** by any of the causes listed on pages 6 and 7.

b Decorations

Damage to the decorations inside the **buildings** from any of the causes listed on pages 6 and 7.

We will not pay for the following

- Loss or damage arising from fire, subsidence, heave or landslip.
- Loss or damage to gates, hedges and fences.

Accidental death

We insure **you** or any member of **your household** against death as long as the death happens within three months of and arises directly out of one of the following events:

- a** An accident, assault or fire which happens in or about the **buildings**.
- b** An accident while travelling as a fare-paying passenger by train, bus or taxi.
- c** An assault in the street.

The incident must happen within the British Isles and during the **period of insurance**.

Certain limits apply to sections of this **policy**. **You** will find these limits on page 12.

Provided the loss or damage is covered under **your policy**, **we** will settle **your** claim as explained below, subject to the maximum amount payable.

1. If an item can be economically repaired **we** will pay the cost of repair or arrange for repairs to be carried out. Otherwise, **we** will replace it with a new item if **we** choose, or **we** will pay the replacement cost of a new item of similar quality, except for clothing and household linen. For clothing and household linen **we** may take off an amount for wear and tear.
2. If, when the loss or damage happens, the **sum insured** is less than the cost of replacing all the **contents** as new **we** will only pay for part of the loss or damage. For example, if **your sum insured** is only half of what it should be, **we** will only pay half of **your** claim.

The most we will pay

The most we will pay for any one incident is as follows:

1 Contents

- i – Pictures, works of art, binoculars, cameras and equipment, collection of coins, medals or stamps, jewellery, watches, clocks and furs
- Any other property made of precious metal
- Tenants improvements

ii Money and Credit cards

iii Replacing documents

iv Deep freezer contents

v Lost or stolen keys

vi Rent or other accommodation

vii Tenant's liability

- Internal decorations

viii Accidental death

ix Accidental damage to televisions, video players and recorders, hi-fi systems, satellite decoders, DVD players and computer equipment, and accidental breakage of mirrors, ceramic hobs in cookers and fixed glass in furniture

x Audio or visual discs, tapes or cassettes of any kind, including computer software

xi Metered water and oil

xii Temporary Increase in the **Sum Insured**

xiii Bogus official

2 Theft of **contents** in domestic outbuildings, and garages all on the same site

- the **sum insured** up to the following limits:

- 10% in all of the **sum insured on contents**

- 10% in all of the **sum insured on contents**

- the tenants improvements **sum insured** shown in **your schedule**

- £200

- £200

- £150

- £200

- 10% in all of the **sum insured on contents**

- 15% in all of the **sum insured on contents**

- £100 per bedroom and £150 for each other room

- £1,000

- 10% in all of the **sum insured on contents**

- £500 in all

- £750

- £1000

- £200

- The amount payable will be the lower of £250 or the amount shown in paragraphs i – xiii above

We will not reduce the **sum insured on contents** after we pay a claim.

We will provide insurance for any amounts which **you** or any member of **your household** legally have to pay for causing:

- accidental bodily injury, death or disease to any person;
- the accidental loss of or damage to physical property.

We will only pay this if it arises out of **you** or **your household**:

- a living in (but not owning) the **buildings** or the land belonging to **your home**;
- b being a neighbourhood or Home Watch co-ordinator; or
- c being in any other personal capacity in the British Isles or anywhere in the world during a temporary visit.

We will pay:

up to £2,500,000 for any incident not involving domestic employees plus any other reasonable costs, expenses and solicitor's fees which **you** or any member of **your household** have to pay, as long as **we** agree by letter.

up to £5,000,000 for any incident involving liability to any of **your household's** domestic employees plus any other reasonable costs, expenses and solicitor's fees which **you** or any member of **your household** have to pay, as long as **we** agree by letter.

We will not pay for liability arising directly or indirectly from any of the following.

- Any injury, death or disease to any member of **your household** other than **your** domestic employees.
- Loss of or damage to property any members of **your household** owns or looks after.
- Any agreement unless **you** would have had the liability if the agreement did not exist.
- Any member of **your household's** employment, business or profession.
- Any member of **your household** passing on any disease or virus.
- Mechanically or electrically propelled vehicles other than motorised gardening equipment and wheelchairs.
- Injury, death, disease or damage arising out of:
 - a **your household** owning land or buildings;
 - b any member of **your household** living on land or buildings other than the **buildings** or the land belonging to **your home**;
 - c using horses for racing or steeplechasing;
 - d lifts (other than stairlifts), boats, aircraft, or caravans any member of **your household** owns or looks after.

If **you** or any member of **your household** claiming dies, **your** legal representatives will have the protection of this cover.

1 Eligibility

You must be a Tenant of Three Valley Housing to be eligible for this insurance **policy**. Should **you** cease to be a Tenant, **you** will no longer be eligible for this insurance and cover provided by this **policy** will cease. **You** must make alternative insurance arrangements.

2 Renewing the policy

We will renew the insurance each year on the date shown on **your schedule**. **We** will send **you** a **schedule** showing the new terms to replace the existing **schedule**. When **you** join, **you** will stay in the scheme until **you** write to **us** asking to cancel the **policy**. If **you** accept the new terms, **your** insurance cover will continue.

If **you** do not receive a replacement **schedule** within one month of renewing **your policy**, **you** should contact **us** at the address shown on the back of this booklet.

3 Telling us about a claim

You must obtain a claim form from Three Valley Housing. If there has been theft or attempted theft or vandalism or malicious damage, **you** must tell the police within 24 hours of discovering the loss or damage and ask for an incident number.

4 What to do

You must fill in the claim form and send it to the **Loss Adjuster** at the address shown on the claim form as soon as possible. **We** will not pay for any claim which **you** do not send to the **Loss Adjuster** within 60 days of the event.

5 Rights and responsibilities

We may need to get into a building that has been damaged to save anything **we** can and to make sure no more damage happens. **You** must help **us** or the **Loss Adjuster** to do this but **you** must not leave **your** property with **us** as **our** responsibility.

Any writs, summons, other legal documents or letters of claim must be sent to **us** or the **Loss Adjuster** as soon as possible. **You** must not admit, settle, reject, negotiate or promise to pay any claim without **our** written permission. **We** will not unreasonably hold back **our** permission.

We have the right, at **our** expense and in **your** name to:

- take over the defence or settlement of any claim;
- start legal action to get compensation from anyone else; or
- start legal action to get back from anyone else any payments that have already been made.

You must give **us** or the **Loss Adjuster**, and pay for, all the information **we** or they reasonably ask for about any claim, including written estimates and proof of ownership and value. Do not dispose of any damaged items until **we** or the **Loss Adjuster** have had the opportunity to inspect them. **You** must also help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

6 Cancelling the policy

The **application form** signed together with this **policy** and the current **schedule** form an agreement between **you** and **us**. The only way **you** can end the agreement is by writing to **us** and receiving a written acknowledgement. If **you** do not get an acknowledgement within 14 days, **you** should contact **us**. **You** may have to continue to pay premiums until **you** receive **our** acknowledgement.

If having examined **your policy you** decide not to proceed with the insurance, **you** will have 14 days to cancel it starting on the day **you** receive the **policy** documentation.

On receipt of **your** written notice, **we** will refund any premiums already paid, unless **we** have already been notified of a claim.

We may cancel **your policy** by giving **you** at least 14 days notice at **your** last known address. If **we** cancel **your policy** **we** may refund premium paid for the remainder of the current **period of insurance**.

7 Paying your premiums

You should make sure **you** pay every premium on time.

If **you** miss a payment, **we** may not pay a claim. If **you** are more than six weeks late, **we** will cancel **your policy**. Three Valley Housing will give **you** seven days' written notice first.

8 Fraud

If any claim is fraudulent or if **your household** or anyone acting for **your household** is dishonest in claiming any benefit under **your policy**, **you** will lose all benefits under **your policy**.

9 Changes in your circumstances

When **you** arranged **your** insurance **you** told **us** certain material facts. **You** must tell **us** straight away about any of the following changes:

- A permanent change of address
- If someone lives in **your home** other than **you** or **your household**
- If the **home** is used for any business or professional purposes
- If **your home** is **unoccupied** for more than 30 days in a row
- Work on the **home** other than routine maintenance or decoration
- If **you** or any member of **your household** is convicted of any offence other than parking or speeding offences or offences which are spent under the Rehabilitation of Offenders Act 1974.
- Any change in the **sum insured**
- If **you** stop being a tenant of Three Valley Housing.

If **you** do not tell **us** about any changes in these facts, **you** may not be covered in the event of a claim or **your** cover may be affected.

10 Taking Care

You and any member of **your household** must take all reasonable steps to prevent or minimise loss, damage or accident and maintain the insured property in a sound condition and good repair.

11 Other insurance

If a claim is covered under **your policy** and this claim is covered by any other insurance, **we** will only pay **our** share of the claim.

12 Transferring your interest in the policy

You cannot transfer **your** interest in the **policy** to anyone else unless **you** have obtained **our** written permission.

We will not pay for:

1 Matching items

The cost of replacing any undamaged items or parts of items forming part of a set, suite, carpet or other articles of a similar nature, colour or design where the remaining item or items are still usable and the loss or damage occurs:

- within a clearly identifiable area or to a specific part and
- replacements cannot be matched.

2 Existing and deliberate damage

- any loss or damage occurring before cover starts or arising from an event before cover starts
- loss or damage caused deliberately by **you** or any member of **your household**.

3 Loss of value

Depreciation or loss in value of property.

4 Wear and tear, maintenance, breakdowns, leaks and gradually operating causes

- wear and tear, rusting or corrosion
- fungus, mildew or any other gradually operating cause
- frost (other than bursting water tanks, pipes or appliances caused by freezing), atmospheric or climatic conditions
- damage caused by cleaning, repairing, restoring or renovating
- the cost of maintenance and normal redecoration
- failure of double glazing seals.

5 Rot

Any loss or damage caused by wet rot or dry rot whether or not this was caused directly or indirectly by any other risk included in this insurance.

6 Consequential losses

Consequential loss of any kind or description incurred by **you** or any member of **your household**.

7 Property more specifically insured

Property more specifically insured by another policy.

8 Telling us about claims

Any claim which **you** do not send to the **Loss Adjuster** within 60 days of the event.

9 Radioactive contamination

Loss or damage to property, liability, expense, consequential loss or injury caused by or arising from:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

10 War risks

Any loss or damage caused by any sort of war, invasion or revolution.

11 Sonic bangs

Loss or damage caused by pressure waves from aircraft or other flying objects travelling at or above the speed of sound.

12 Confiscation

Loss or damage caused by nationalisation or confiscation by any authority.

13 Dangerous Dogs Act 1991

Liability arising directly or indirectly from injury, death, disease (other than to a domestic employee) or damage caused by any dog of a type to which Section 1 (1) of the Dangerous Dogs Act 1991 applies.

14 Programme failure of Computer Chips or Computer Software

Any loss or damage caused directly or indirectly by:

- failure of the programming of computer chips or computer software to correctly recognise any date;
- computer viruses.

This exclusion applies only to anything, insured by this **policy**, which has in it the computer chip or computer software which is affected by the failure or virus.

15 Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purpose of this exclusion, "terrorism" means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), 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(s) or put any section of the public in fear.

16 Pollution or contamination

Any claim or expense of any kind resulting directly or indirectly from pollution or contamination which:

- was the result of an intentional act; or
- was expected or should have been expected; or
- was not caused by a sudden incident; or
- was not during any **period of insurance**.

This service is operated by FirstAssist Services Limited on behalf of **us** and will provide **you** with advice on a private problem relating to the laws of the United Kingdom.

It is available 24 hours a day

Your Helpline Number is:

0845 330 8022 Ref. 33962

Your Helpline does not provide:-

- Advice relating to Business Affairs
- Advice which cannot be reasonably provided over the telephone

Our commitment to service

At Royal & SunAlliance, we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations.

If **you** believe that **we** have not delivered the service **you** expected or **you** are concerned about any aspect of the service **we** have provided, then please let **us** know at:

Royal & Sun Alliance Insurance plc
Household Operations
PO Box 4162, 17 York Street, Manchester M2 3RS Tel: 0845 071 0143

We promise to:

- Fully investigate **your** complaint
- Keep **you** informed of progress
- Do everything possible to resolve **your** complaint
- Learn from **our** mistakes
- Use the information from **your** complaint to proactively improve **our** service in the future.

We aim to resolve **your** concerns within 24 hours. Experience tells that most difficulties can be sorted within this time.

In the unlikely event that **your** concerns have not been resolved within this time, **we** will issue a letter acknowledging **your** complaint, letting **you** know the reasons why and **we** will continue to keep **you** well informed of the further actions **we** will be taking to reach a suitable conclusion.

If **you** continue to be unhappy with **our** proposed course of action, **you** can progress **your** complaint with **our** Customer Relations Team who will conduct a separate investigation and full review, that will be concluded by **us** issuing a final response letter.

How to contact us

Customer Relations can be contacted by:
Telephone: 0800 107 6160

Write: Royal & SunAlliance
Customer Relations Office
Bowling Mill, Dean Clough Industrial Park, Halifax HX3 5WA
Fax: 01422 325146 Email: halifax.customerrelationsoffice@uk.royalsun.com

If you are still not happy

If **you** are still not satisfied after the review, or **you** have not received a written offer of resolution within 8 weeks of the date **we** received **your** complaint, Royal & SunAlliance are regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and **you** can refer **your** complaint to them.

They can be contacted at:

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London E14 9SR
Telephone: 0845 080 1800 Email: enquiries@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

You must approach the Financial Ombudsman Service within 6 months of **our** final response to **your** complaint. **We** will remind **you** of the time limits in **our** final response.

Your rights as a customer to take legal action remains unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Thank you for your feedback

We value **your** feedback and at the heart of **our** brand **we** remain dedicated to treating **our** customers as individuals and giving them the best possible service at all times. If **we** have fallen short of this promise, **we** apologise and aim to do everything possible to put things right.

This does not form part of your policy

What to do if your property is lost or damaged

Naturally we hope you won't have any loss or damage but if you do, the following advice might be useful.

- First of all, look at your policy to check that the loss or damage is covered. Read carefully any exclusions or conditions that may apply.
- Contact the Housing Provider on the telephone number shown on the back of this booklet for a claim form. When you have filled this in, please return it to the Loss Adjuster who will deal with your claim.
- Please do not get rid of damaged items before the Loss Adjuster has had the chance to inspect them.
- Report any incident involving theft, attempted theft, or malicious damage to the police.
- If someone has an accident which might give rise to a claim against you or any member of your household for any injury to them or damage to their property, you must send us full details in writing as soon as possible. You should send any letters or legal documents you receive to us immediately. It is very important that you leave us to deal with the matter for you and do not get involved in any letters or conversation with the other person.

How the Loss Adjuster will deal with your claim

Depending on the type of claim and the value, the Loss Adjuster may:

- contact you by phone or letter to deal with your claim or arrange a visit to talk about your claim;
- ask you to produce reasonable evidence to support your claim such as proof of purchase for example, receipts or operating manuals of electrical appliances;
- arrange for some items to be cleaned or repaired.

Our aim is to deal with your claim promptly and fairly. At all times we will try to provide you with the highest standard of service. If you have any comment or complaint or if our service has not met your expectations, please let us know.