



HOUSEOWNERS & HOUSEHOLDERS POLICY (UNITED KINGDOM)
[IMPORTANT NOTE: PLEASE READ THIS POLICY CAREFULLY]

INTRODUCTION

Please carefully read this policy and the schedule, referring to the endorsement indicated by the entries in the schedule.

If these documents do not meet Your requirements, kindly return them at once to Your insurance consultant or Us.

You must notify Your insurance consultant or Us of any changes affecting Your policy which have occurred either since the policy commenced or since the last renewal date. If You have any doubt as to whether certain facts are relevant, please ask Your insurance consultant. Failure to disclose all relevant changes may invalidate Your policy or may result in the policy not operating fully.

You should keep a written record (including copies of letters) of any information You give to Us, or Your insurance consultant, when renewing this policy.

CONTRACT OF INSURANCE

The policy, schedule and any endorsements should be read as if they are one document.

The policy is a contract between You and Us.

The proposal form and declaration which You have signed and sent to Us is the basis of the contract.

Subject to the policy terms and endorsements We will insure You during any period of insurance for which We have accepted Your premium.

DEFINITIONS

These words have the same meaning wherever they are used in the policy or schedule.

Bodily Injury

Death, injury, illness or disease.

Buildings

The home, landlord's fixtures and fittings, walls, gates, fences, hedges, terraces, paved patios, drives, footpaths, greenhouses, swimming pools and tennis hard courts, domestic outbuildings and garages of non-standard construction and domestic fixed fuel oil tanks, service and supply pipes, drains, sewers and septic tanks, all at the situation of the premises shown in the schedule.

Contents

Household goods and all personal possessions and property, tenant's fixtures and fittings, including fixed radio and television aerials,

satellite dishes, their fittings and masts all of which are owned by or are the legal responsibility of You or any permanent member of Your household.

Family

Your relatives permanently living in the home.

Home

The private dwelling, garage and outbuildings shown in the schedule provided they are not used for commercial purposes.

Premises

The buildings and the land within the boundaries belonging to them.

Unfurnished

Without sufficient furniture and furnishings for normal living purposes.

British Isles

Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man.

Unoccupied

Not lived in by You or a person authorised by You.

You/Your

The policyholder.

We/Us/Our/Insurers

AIG Insurance Hong Kong Limited

Valuables

Jewellery, gold, silver, precious metals, watches, furs, coin, medal and stamp collections, works of art, paintings and curios.

Sanitaryware

Wash basins and pedestals, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels but excluding swimming pools.

Excess

The first part of any claim which You must pay.

Period of Insurance

The period of time covered by this policy as shown in the schedule and any further period for which We accept premium.

Personal Effects

Personal property which is normally worn or carried on or about the person.

Money

Cash, bank or currency notes, cheques, travellers cheques, saving stamps and certificates, travel tickets, luncheon vouchers, current stamps (face value only) and gift tokens.

SECTION A - BUILDINGS

This section covers the buildings of the private dwelling(s) situated within the premises named in the schedule, used for domestic purposes only.

The Cover (what is insured)	Exclusions (what is not insured)
The buildings are insured against loss or damage directly caused by:	
1. Fire, smoke, lightning, explosion or earthquake.	Smoke damage caused by : * any gradually operating cause; * industrial or agricultural operation.
2. Collision with the buildings by aircraft, other aerial devices, road or rail vehicles, or articles falling from them or by animals.	The first £100 of each loss or damage caused by any vehicle or animal belonging to or under the control of You or any permanent member of Your household.
3. Storm or flood.	The first £100 of each loss or damage sustained. Damage caused by frost, subsidence, ground heave or landslip. Damage to gates, fences or hedges.
4. Subsidence, ground heave or landslip of the site on which the buildings stand.	The first £500 of each incident of damage or loss. Damage to walls, gates, fences, hedges, domestic fixed fuel oil tanks, swimming pools, terraces, drives, footpaths, paved patios, tennis hard courts, greenhouses, service and supply pipes, drains, sewers and septic tanks unless the main building is damaged at the same time. Damage whilst the buildings are undergoing any structural alterations, repairs or extensions. Damage due to coastal or riverbank erosion. Damage occurring within ten (10) years of the date of completion of the construction of the building and caused by faulty workmanship, design or the use of defective materials. Damage caused by the normal settlement of the buildings. Damage to solid floors of floor slabs unless the walls are damaged at the same time.
5. Escape of water from any washing machine, dishwasher, fixed fish tank, freezer or refrigerator or fixed domestic water or heating installation. Damage to any fixed domestic water or heating installation in the home caused by freezing or forcible or violent bursting.	Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 60 consecutive days.



The Cover (what is insured)	Exclusions (what is not insured)
6. Escape of oil from any domestic fixed fuel tanks or heating installations.	Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 60 consecutive days.
7. Theft or attempted theft.	Loss or damage whilst the buildings or any part of the buildings are lent, let, sub-let or licensed unless such loss or damage is consequent upon violent and forcible entry. Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 60 consecutive days.
8. Riot or civil commotion, labour or political disturbance.	
9. Vandals or malicious people.	Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 60 consecutive days. Loss or damage caused by someone lawfully on the premises.
10. Falling radio and television aerials, satellite dishes, aerial fittings or masts.	Loss or damage to the fittings.
11. Falling trees, branches, lamp-posts or telegraph poles.	Damage to walls, gates, fences or hedges. Damage caused through lopping, topping and/or felling.
12. Accidental breakage of fixed glass in windows, solar panels, doors and roofs (including the cost of removing or replacement frames up to £1,000) and fixed sanitary ware and ceramic hobs, all forming part of the building.	Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 60 consecutive days.
13. The cost of repairing accidental damage to domestic fuel oil pipes, underground water supply pipes and tanks, sewers, drains, service and supply pipes, underground electricity and telephone cables for which You are legally responsible.	
14. The cost of breaking into and repairing the pipe between the main sewer and the building following the blockage of the pipe.	The first £100 each incident.
15. If the building is made uninhabitable by any cause insured by this section We will pay for the loss of rent which You are unable to recover or the reasonable additional costs of alternative accommodation necessarily incurred by You as owner or occupier of the buildings, provided that Our liability in this respect shall not exceed 20% (twenty percent) of the sum insured on such buildings and is limited to the period necessary to reinstate the building to a habitable condition. The work of reinstatement must be done without delay.	
16. Expenses incurred following damage to the buildings by any cause insured by this section, in connection with the removal of debris; any extra cost of reinstatement of the destroyed or damaged buildings made necessary to comply with Government or Local Authority requirements but not when notice has been served prior to the time of loss; and Architects' and others including Surveyors' fees necessarily incurred in the reinstatement of the buildings.	Any expense incurred in the preparation of a claim or an estimate of loss. Costs in respect of undamaged parts of the buildings (except the foundation of the damaged parts).

Accidental Damage

Covered only if the schedule shows that You have selected this extra insurance

The Cover (what is insured)	Exclusions (what is not insured)
17. The buildings are insured against any accidental damage in addition to the events under paragraphs 1 to 14 of this section.	The first £100 of each incident of damage. Damage caused by scratching, chewing, tearing or fouling by pets. Damage caused by wear and tear or gradual deterioration, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, misuse, faulty workmanship or design, the use of faulty materials or breakdown. Any damage or amount shown as not insured under paragraphs 1 to 14 of this section.

Conditions Applicable to this Section

A Reinstatement Condition

In the event of loss or damage to the building(s), we will pay the full cost of repair or reinstatement at the time of such loss or damage provided that You have maintained the buildings in a good state of repair and the work is done without delay and that it is insured for the full cost of reconstruction in its present form. See Policy Condition 1 (one).

B More than one Property

When more than one property is insured, the terms and conditions of the policy shall apply as if each is separately insured.

C Selling Your Property

If You are selling Your property We will insure the buyer up to the date the contract is completed unless they have arranged their own insurance. The buyer(s) must keep to the terms and conditions of the policy.

D Special Condition (Average)

In respect of each of the premises separately described in the schedule, Our liability for any loss or damage shall not exceed the respective sum insured stated in the schedule, nor shall it exceed such proportion of the said loss or damage as the said sum bears to the total value thereof.

Index Linking-Buildings

The sum insured in the schedule will be adjusted monthly in line with the Royal Institute of Chartered Surveyors House Rebuilding Cost Index. There will be no charge for these adjustments. Renewal will be invited at the premium applicable to the final sum insured which will be calculated by Us according to the latest published alteration in the index when renewal documents are prepared. In the event of a claim the sum insured will continue to be adjusted during the period necessary to repair or reinstate the buildings provided repair or reinstatement is carried out as soon as possible.



SECTION B - CONTENTS

This section covers the contents of the buildings of the private dwellings situated within the premises named in the schedule.

The following property is not included as contents :

- * motor vehicles, except domestic gardening equipment, caravans, trailers, aircraft, watercraft, hovercraft or parts of accessories normally on or in any of them;
- * deeds (except as provided under paragraph 20), bonds, bills of exchange, securities, documents, manuscripts, money of any kind (except as defined below);
- * any living creature;
- * landlord's fixtures and fittings;
- * property primarily used for commercial purposes.

Included within the contents section in respect of each of the premises separately stated in the schedule Our liability shall not exceed during the period of insurance :

- (a) £250 in respect of property in the open but situated within the premises.
- (b) £500 in respect of money, credit cards or negotiable documents.
- (c) £500 in respect of deeds, registered bonds, and other personal documents.
- (d) One third (thirty-three percent) of the contents sum insured, but limited to £1,000 for any one item, in respect of valuables.

The Cover (what is insured)	Exclusions (what is not insured)
The contents are covered against loss or damage directly caused by:	
1. Fire, smoke, lightning, explosion or earthquake.	Smoke damage caused by : * any gradually operating cause; * industrial or agricultural operation.
2. Storm or flood.	Loss or damage caused by frost.
3. Collision by aircraft, other aerial devices, road or rail vehicles, or articles falling from them, or by animals.	The first £100 of each loss or damage caused by any vehicle or animal belonging to or under the control of You or any permanent member of Your household.
4. Escape of water from any fixed water tanks, apparatus or pipes, washing machine, dishwasher, refrigerator, freezer or fixed fish tank.	Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 60 consecutive days.
5. Escape of oil from any domestic fixed fuel tanks or heating installations. Loss of oil from a domestic heating installation following accidental damage to the installation.	Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 60 consecutive days.
6. Theft or attempted theft.	Loss or damage whilst the buildings or any part of the buildings are lent, let, sub-let or licensed unless such loss or damage is consequent upon violent and forcible entry. Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 60 consecutive days.
7. Riot or civil commotion, labour or political disturbance.	
8. Vandals or malicious people.	Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 60 consecutive days. Loss or damage caused by someone lawfully on the premises.
9. Subsidence, ground heave or landslip of the site upon which the buildings stand.	Loss or damage whilst the buildings are undergoing any structural alterations, repairs or extensions. Damage due to coastal or riverbank erosion. Damage occurring within ten (10) years of the date of completion of the construction of the building and caused by faulty workmanship, design or the use of defective materials. Any claim arising out of loss or damage to solid floors or floor slabs unless the walls are damaged at the same time.
10. Falling trees, branches, lamp-posts or telegraph poles.	Loss or damage caused through lopping, topping and/or felling.
11. Falling radio & television aerials, aerial fittings, masts or satellite dishes.	
12. The contents if and in so far as these are not otherwise insured whilst temporarily removed from the premises are insured : (a) against loss or damage caused by any of the perils insured under this section : (i) in any occupied private dwelling; (ii) in any building, boat or caravan where You or any permanent member of Your household is residing or employed; (iii) in any trade building for the purpose of valuation, alteration, cleaning or processing; (iv) in any furniture depository up to a limit of 20% (twenty percent) of the sum insured on contents; (v) in any bank or safe deposit. (b) against loss or damage elsewhere caused by the perils of fire, lightning, explosion, aircraft or earthquake only or; (c) against loss or damage during the process of removal and transit following permanent change of residence or whilst in transit to and from any bank, safe deposit or furniture depository caused by the perils of fire, lightning, explosion, aircraft, earthquake, collision, theft or attempted theft only.	Contents outside the British Isles, cash, currency, bank notes, credit cards or negotiable documents.
13. Accidental breakage whilst in the home of mirrors, glass tops and fixed glass in furniture ceramic hobs and of fixed glass in sanitary fixtures forming part of the buildings situated within the	Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 60 consecutive days.



The Cover (what is insured)	Exclusions (what is not insured)
premises named in the schedule which are the property of You or for which You are legally responsible and are not otherwise insured.	
14. Accidental damage whilst in the home to radios, televisions, other audio or video equipment and computer equipment.	Loss or damage while any part of the home is lent, let, sub-let or licensed. Damage to audio, video or computer discs, tapes or cassettes or records or computer software. Damage caused by wear and tear or gradual deterioration, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, misuse, faulty workmanship or design, the use of faulty materials or breakdown.
15. Loss of metered water following accidental damage to the domestic water or heating installation. The maximum We will pay in either case is £800.	Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 60 consecutive days.
16. Rent for which You are liable as occupier if the buildings are rendered uninhabitable by any cause which is insured under this section, not exceeding 20% (twenty percent) of the sum insured on contents of the buildings damaged or destroyed.	
17. If the home is made uninhabitable by damage from any cause insured by this section We will pay for : * the reasonable extra cost of comparable alternative accommodation if You occupy the home; * the reasonable cost of temporary storage of furniture; * the reasonable extra cost of temporary accommodation for domestic pets; but only during the period necessary to reinstate the house to a habitable condition. The work of reinstatement or repair must be done without delay. The maximum We will pay under this paragraph is 20% (twenty percent) of the sum insured by this section.	
18. Your legal liability as a tenant for damage to the buildings arising from any cause insured under paragraphs 1 to 14 of section I. The maximum We will pay is 20% (twenty percent) of the sum insured by this section.	Any liability : (a) arising from subsidence, landslip or heave; (b) for the first £100 of loss or damage caused by escape of water from fixed water tanks, apparatus of fixed pipes, storm, flood or falling trees, branches, lamp-posts or telegraph poles.
19. Your legal liability as a tenant for the cost of repairing accidental damage to domestic fuel oil pipes, underground water supply pipes and tanks, underground service and supply pipes, sewers, drains, underground electricity or telephone cables for which You are legally responsible.	
20. The cost of preparing new title deeds to the premises if they are lost or damaged by any cause insured under this section while in the home or while kept in Your bank for safe keeping. The maximum We will pay is £500.	
21. Costs necessarily incurred but not exceeding £250 for each occurrence giving rise to a claim for replacing locks to external doors, windows, safes and alarms of the home following theft or loss of the keys by You or any permanent member of Your household.	
22. Fatal injury to You or Your spouse or both as a result of fire, burglary or assault in the premises provided that: death ensues within twelve months of such injury; Our liability shall be £5,000 for each person insured.	
23. The sum insured by this section is automatically increased by 10% (ten percent) during the month of December only, to insure gifts and extra food and drink bought for the Christmas season.	Losses that can be recovered under another insurance.
24. The sum insured by this section is automatically increased by 10% (ten percent) to insure wedding gifts during the period of one month before and one month after the wedding day of You or a member of Your family.	Losses that can be recovered under another insurance.

Accidental Damage

Covered only if the schedule shows that You have selected this extra insurance.

The Cover (what is insured)	Exclusions (what is not insured)
25. The contents are insured while in the home against any accidental damage.	The first £100 of each incident of damage. Damage to clothing, furs, contact lenses, plants, food or drink. Damage caused by scratching, chewing, tearing or fouling by pets. Damage while any part of the home is lent, let, sub-let or licensed. Damage caused by wear and tear or gradual deterioration, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, misuse, faulty workmanship or design, the use of faulty materials or breakdown. Damage to audio tapes, discs, video or computer cassettes, records or computer software.



Conditions Applicable to this Section

A. Basis of Settlement

In the event of the total loss or destruction by any cause insured under this section of any article insured under the contents section, the basis of settlement shall be the cost of replacing the article new, provided that the article is substantially the same as but not better than the original article when new, and that You incur the initial cost of replacement.

This basis of settlement shall not apply to wearing apparel and household linen.

B. Special Conditions (Average)

In respect of each premises separately, Our liability for any loss or damage shall not exceed the respective sum insured stated in the schedule, nor shall it exceed such proportion of the said loss or damage as the said sum bears to the total value thereof.

Index Linking - Contents

Unless stated otherwise the sums insured in the schedule will be adjusted monthly in line with the Consumer Durables Section of the Retail Price Index. There will be no charge for these adjustments. Renewal will be invited at the premium applicable to the final sum insured which will be calculated by Us according to the latest published alteration in the Index when renewal documents are prepared.

SECTION C - ACCIDENTS TO SERVANTS

This section is only applicable if contents cover is included.

The Cover (what is insured)	Exclusions (what is not insured)
Any amounts which You become legally liable to pay as damages for bodily injury to domestic employees. The cause of the bodily injury must arise during the period of insurance and from the work they are employed to do within the British Isles, or temporarily worldwide (excluding Canada and the United States of America). We will pay all reasonable costs and expenses incurred with Our prior written consent.	Any liability arising from racing, pace-making or speed testing. Any injury or illness caused directly by the transmission of any communicable disease.

SECTION D - LEGAL LIABILITY TO THE PUBLIC

Property Owners Liability

This section is only applicable if buildings cover is included.

The Cover (what is insured)	Exclusions (what is not insured)
1. Up to £1,000,000 for any occurrence or series of occurrences arising from the same cause, plus defence costs and expenses incurred by You with Our consent, to indemnify You against legal liability for : (a) accidental death or bodily injury to any person; (b) accidental damage to property arising: (i) from the ownership of the home and its land; (ii) from any other private residence formerly owned and occupied by You and which You have sold and incurred liability by reason of Section 3 of the Defective Premises Act 1972, provided that no other insurance covers the liability.	Liability arising directly or indirectly from : * an agreement which imposes a liability which You or a member of Your household would not have otherwise been under; * the occupation of the premises; * any business, profession, employment or trade. Liability for : * bodily injury to a member of Your household or to a person under a contract of service or apprenticeship with You or a member of Your family; * damage to property owned or held in trust by or in the custody or control of You or a member of Your household.

Occupiers and Personal Liability

This section is only applicable if contents cover is included.

The Cover (what is insured)	Exclusions (what is not insured)
1. Up to £1,000,000 for any occurrence or series of occurrences arising from the same original cause (other than death, bodily injury or disease of Your domestic employees where the amount is unlimited), plus defence costs and expenses incurred by You with Our prior written consent, to indemnify You and Your family against legal liability for : (a) accidental death or bodily injury to any person; (b) accidental damage to property arising: (i) from the occupation (not ownership) of the home and its land; (ii) from the employment of any domestic servant; (iii) in any other personal capacity anywhere in the British Isles or temporarily worldwide (excluding Canada and the United States of America). 2. You or a member of Your household are insured for up to £1,000,000 against a judgement debtor failing to meet his full legal obligations resulting from bodily injury, accidental death or loss of or damage to property occurring during the period of insurance but only :	Liability arising directly or indirectly from : * an agreement which imposes a liability which You or a member of Your household would not have otherwise been under; * ownership of any land or building; * any business, profession, employment or trade; * racing, hunting or playing polo; * wilful or malicious acts; * the transmission of any communicable disease by You or a member of Your household. Liability arising directly or indirectly from the ownership or use of: * aircraft, watercraft, hovercraft or sailboards unless they are models or toys which are hand or foot propelled; * mechanically propelled or assisted vehicles (except domestic gardening equipment and pedestrian controlled models or toys) or lifts; * licensed firearms (except shotguns or airguns used for sporting activities); animals (except pets which are normally domesticated in the British Isles, and horses). Dogs as specified under Section One of the Dangerous Dogs Act 1991. Liability for : * bodily injury to a member of Your household or to a person under a contract of service or apprenticeship with You or a member of Your family; * damage to property owned or held in trust by or on the custody or control of You or a member of Your household.



The Cover (what is insured)	Exclusions (what is not insured)
<ul style="list-style-type: none"> * If the award is not subject to an appeal; * If the damages have not been paid in full within three months of the court's award. <p>We have the right after settling the claim to recover the debt from the judgement debtor at Our own expense and for Our own benefit. The term judgement debtor in this paragraph means a person who is legally liable to pay damages and costs to You or a member of Your household because of a judgement in a court in the British Isles.</p>	

SECTION E - 'ALL RISKS'	
The Cover (what is insured)	Exclusions (what is not insured)
<p>This section covers physical loss or damage to valuables, personal effects, clothing and sports equipment described in the attached schedule from any cause but is limited to the sums insured and geographical limits stated in the schedule.</p>	<p>Any loss or damage if You are engaged in or in any way connected with any form of professional entertaining.</p> <p>Loss or damage caused by wear and tear or gradual deterioration, depreciation in value, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, scratching, denting, breakdown, misuse, faulty workmanship or design, the use of faulty materials, confiscation or detention by customs or other officials.</p> <p>Breakage of articles of a brittle nature, other than jewellery and spectacles, unless such breakage is caused by burglars, thieves or fire.</p> <p>Damage to guns by internal explosion.</p> <p>Breakage of strings, reeds or drum heads on musical instruments.</p> <p>Breakage of sports equipment and clothing, musical instruments and photographic equipment owned or held in trust by or in the custody or control of any person who uses such property for professional purposes.</p> <p>Accidental breakage of sports equipment and clothing whilst in use.</p> <p>Any loss or damage to contact, corneal or micro corneal lenses or hearing aids.</p> <p>Deeds, bonds, bills of exchange, securities, documents, manuscripts, business, professional or trade goods or equipment.</p> <p>Losses of jewellery from baggage outside the British Isles unless carried by hand under Your personal supervision.</p>

SECTION F - PEDAL CYCLES	
The Cover (what is insured)	Exclusions (what is not insured)
<p>Pedal cycles including accessories against :</p> <ol style="list-style-type: none"> 1. Loss or damage by theft or any attempt thereat. 2. Accidental damage whilst the said cycle(s) is used by You, or any member of Your family, or any other person with Your consent or whilst said cycle(s) is in transit by land or by water or by rail or in the hands of any carrier. <p>Cover is limited to the British Isles and up to 60 consecutive days worldwide for each journey outside the British Isles. The maximum We will pay for any one pedal cycle including accessories is £150.</p>	<p>Wear and tear, electrical or mechanical breakdown or derangement.</p> <p>Damage to tyres or lamps, or other accessories unless the cycle(s) itself is damaged at the same time.</p> <p>Whilst the cycle(s) is being used for racing or peacemaking or is let out on hire or is being used other than for private purposes.</p>

SECTION G - FREEZER CONTENTS	
This section is only applicable if specified on the schedule.	
The Cover (what is insured)	Exclusions (what is not insured)
<p>The contents of Your frozen food cabinet(s) or domestic refrigerator(s) situated within the home against deterioration or putrefaction caused by :</p> <ol style="list-style-type: none"> 1. Breakdown or the refrigeration machinery. 2. Failure of the public electricity or gas supply. 3. Contamination by accidental escape of refrigerant or refrigerant fumes. 4. The blowing of domestic fuses. <p>The maximum We will pay is the sum insured by this section.</p>	<p>The deliberate act of any electricity or gas supply authority or the exercise by any such authority of its power to withhold or restrict supply.</p> <p>Failure of the electricity or gas supply due to strikes or any other withdrawal of labour by employees of any electricity or gas authority.</p>

SECTION H - PERSONAL MONEY & CREDIT CARDS	
This section is only applicable if specified on the schedule.	
The Cover (what is insured)	Exclusions (what is not insured)
<p>This section covers accidental loss or theft of money, credit cards or bank guarantee cards belonging to You or any member of Your family, including fraudulent use of credit or bank guarantee cards. Cover applies anywhere in the British Isles and up to 60 consecutive days worldwide for each journey outside the British Isles limited in all cases to the total sum as specified in the schedule.</p> <p>Special condition : The loss of any credit card must be reported to the issuing company and the police within 24 hours of discovery.</p>	<p>The first £100 of each loss (other than by fire).</p> <p>Shortages caused by errors or omission.</p> <p>Depreciation in value.</p> <p>Losses not reported to the police or authorities within 24 hours of discovery.</p> <p>Confiscation or detention by customs or other officials.</p> <p>Unauthorised use by a member of Your household.</p> <p>Liability following breach of the terms and conditions of use.</p> <p>Money held for commercial purposes.</p>



POLICY CONDITIONS

In the following conditions You also includes any other person insured under the policy.

1. You shall take all reasonable steps to prevent loss, damage or accident and maintain the buildings in a good state of repair.
2. We have the right to cancel the policy or any section or part of it by giving 30 days notice in writing by registered letter to Your last known address.
3. If You or anyone acting on behalf of You makes a claim under the policy knowing the claim to be false, We will not pay the claim and all cover under the policy ceases.
4. If We admit liability for a claim but there is a dispute as to the amount to be paid, the dispute will be referred to a single arbitrator. The arbitrator will be appointed jointly by You and Us in accordance with the law at the time. You may not take legal action against Us over the dispute before the arbitrator has reached a decision.
5. If You die We will insure Your legal personal representatives for any liability You had previously incurred under the policy provided they keep to the terms of the policy.
6. You must advise Us of any changes of circumstances after the start of the insurance which increases the risk of loss, injury or damage or which might otherwise affect this policy. You will not be insured under the policy until We have agreed in writing to accept the increased risk.
7. Upon learning of a claim or of any circumstances likely to give rise to a claim as a condition precedent to any liability on Our part You must :
 - (a) advise Us as soon as reasonably possible but immediately if there is riot damage.
 - (b) give Us all the help and information that We may reasonably require;
 - (c) immediately advise the police if loss or damage is caused by theft, attempted theft, malicious people, vandals, riot, civil, labour or political disturbance;
 - (d) immediately send to Us any writ or summons or other communication You receive;
 - (e) give full details in writing within 30 days of the incident together with any supporting evidence that We require.
8. We have the right to the salvage of any insured property.
9. You must not admit, deny, negotiate or settle a claim without Our written consent.
10. We are entitled to :
 - (a) take the benefit of Your rights against another person before or after We have paid a claim;
 - (b) take over the defence or settlement of a claim against You by another person.
11. There shall be no liability under this insurance in respect of any claim where You are entitled to indemnity under any other insurance except in respect of any excess beyond the amount which would have been covered under such other had this insurance not been effected. This clause does not apply to Fatal Injury.
12. In the event of more than one location being specified in the schedule the limitations shall apply as if each location had been insured by a separate policy.

Notwithstanding anything to the contrary contained herein and in consideration of the premium for which this insurance is written, it is hereby agreed that whenever an additional or return premium of £5 or less becomes due from or to You on account of the adjustment of a deposit premium, or of an alteration in coverage or rate during the term or for any other reason, the collection of such premium from You will be waived or the return of such premium to You will not be made, as the case may be.
13. Personal Data (Privacy) Ordinance
The Insured agrees that:
 - (a) the personal data collected during the application process or administration of this policy may be used by AIG HK for the purposes stated in its Data Privacy Policy, which include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, data matching, claim processing, investigation, payment and subrogation).
 - (b) AIG HK may use the Insured's contact details (name, address, phone number and e-mail address) to contact him/her about other insurance products provided by the AIG group (assuming AIG HK has obtained the agreement of the Insured to use such contact details for this purpose).

(c) AIG HK may transfer the personal data to the following classes of persons (whether based in Hong Kong or overseas) for the purpose identified:

- i) third parties providing services related to the administration of this policy, including reinsurers (per (a) above);
- ii) financial institutions for the purpose of processing this policy and obtaining policy payments (per (a) above);
- iii) in the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers (per (a) above);
- iv) for the purpose of conducting direct marketing activities (per (b) above), marketing companies authorized by the AIG group;
- v) another member of the AIG group (for all of the purposes stated in (a) and (b)) in any country; or
- vi) other parties referred to in AIG HK's Data Privacy Policy for the purposes stated therein.

(d) The Insured may gain access to, or request correction of his/her personal data (in both cases, subject to a reasonable fee), or change the option he/she previously elected in relation to the use of his/her contact details for direct marketing at any time, by writing to the Privacy Compliance Officer of AIG Insurance Hong Kong Limited at GPO Box 456 or cs.hk@aig.com. The same addresses may be used to contact AIG HK with any comments in relation to the services it provides. The full version of AIG HK's Data Privacy Policy can be found at www.aig.com.hk.

14. Sanctions Exclusion

The insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

15. Contracts (Rights of Third Parties) Ordinance

Nothing in this Policy is intended to confer a direct enforceable benefit on any party other than the Insured and the Company, whether pursuant to the Contracts (Rights of Third Parties) Ordinance or otherwise. Further, it is hereby noted and agreed that the Company and the Insured named in the Schedule alone have the right to amend this Policy by agreement or (if any such rights exist in the Policy) to cancel or terminate the Policy, without giving notice, or requiring the consent of any other person.

POLICY EXCEPTIONS

The insurance does not cover :

1. Any loss or damage or liability directly or indirectly occasioned by happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
2. Loss or damage arising directly from pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. Any expense, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from :
 - (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - (b) the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.

MAKING A CLAIM

These guidelines are for Your assistance but do NOT form part of the policy terms and conditions, which should prevail in the event of any confusion or inconsistency.

First check the schedule and relevant policy section to make sure that what You are claiming for is insured.

Advise Us as soon as possible by telephone or letter that You wish to claim. We will send a claim form which You must complete and return with any supporting evidence that We require within 30 days of the incident.

See Policy Condition 7 for conditions relating to claims. If temporary repairs are needed to stop further damage You should arrange for them to be done immediately. Keep the bills because



they may form part of Your claim.

NOTE: Failure to comply with Policy Condition 7 will prejudice Your entitlement to any payment under this Policy.

For other repairs or replacements, obtain estimates and send them to Us. We must have an opportunity to see the damage and approve the estimates before work begins. Depending on the work involved and the cost You may be told to go ahead and get the work done.

If there is serious damage, We will send someone to see You. This may be one of Our claims adjusters or an independent loss adjuster appointed by Us. His job is to advise You what to do immediately and what further information will be required. When all the necessary information is available the claims adjuster or loss adjuster will agree with You the amount payable under the policy.

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