



Cover Fast Home Insurance Cover

Policy Booklet

Inside you'll find full details of your:

- Cover Fast Home Insurance
(Buildings Only)

Home Insurance



Welcome to your Cover Fast Home Insurance Policy

Thank you for choosing Cover Fast Home Insurance. Cover Fast Home Insurance is underwritten by WAKAM Ltd.

Our aim is to provide you with peace of mind when it comes to looking after your household insurance needs and to make your insurance cover clear and easy to understand.

You should read this policy booklet as they give you full details of your cover. If you have any questions about your policy documents, if any details are incorrect on any of the documentation you have received, or if you wish to make a change to your policy, please contact the customer services team.

The contract of insurance

This policy booklet form the contract of insurance between you and us. This policy booklet contains important information about what is covered and what is not covered under this policy. Your schedule will show the details of your cover, including

which sections of the policy apply and any excess that applies if you make a claim.

In return for you paying the premium or agreeing to pay the premium, we will provide cover, in accordance with the contract of insurance for:

- (i) loss and/or damage to your buildings;
- (ii) certain liabilities incurred by you which occur during the period of insurance

or as set out in this policy booklet.

Making a false statement, misrepresenting or withholding information from the administrator could result in your policy being voided, as if the policy never existed. As a result all claims under your policy will be refused and all premiums that you have paid may be retained.

It is your responsibility to ensure that all the information that has been given by you, or that has been given on your behalf, is true and complete. If there are any errors on your policy documentation your policy may be voided.

Please contact the administrator if you are in any doubt that your policy details are correct to ensure that you, and any other individual covered by your policy, continue to have the full protection of your policy.

Please check all documents carefully to make sure that the cover meets your needs.

Thank you for choosing Cover Fast Home Insurance.

Dealing with others on your behalf

If you require additional support to access or service your policy, the administrator can allow others to deal with your policy on your behalf.

You can nominate a representative, to deal with your policy on your behalf. A nominated representative will be able to do everything that you can do under the policy (including, for example, update personal information, make changes to the policy cover, and take decisions on your behalf).

However a nominated representative cannot cancel the policy - only you will be able to do this.

Any person dealing with your policy on your behalf will still need to be able to answer the administrator's security questions.

As the administrator will treat any instruction from a nominated person as if it has come from you, please give careful consideration to who you wish to nominate to act on your behalf.

If you would like to appoint a representative, remove the authority for any person to deal with your

policy, or would like further information, please contact the administrator on cs@coverfast.co.uk

Please note, the administrator will share information about you and your policy with anyone dealing with your policy on your behalf.

Meanings of words

Accidental damage	Sudden, unexpected physical damage which has not been caused deliberately.
Administrator	Cover Fast Services Ltd Orchard House, Market St, Telford TF2 6EL
Buildings	The main building and any other permanent structure within the boundary of your home including the following: <ul style="list-style-type: none">• fixtures and fittings (including landlord's fixtures and fittings)• greenhouses, conservatories and garages that have permanent foundations or bases• permanent swimming pools built of brick, stone or concrete• hard tennis courts and permanently fixed hot tubs• sheds, patios, terraces, drives, paths and carports• garden walls, hedges, gates and fences• service tanks, drains and septic tanks• pipes and cables and central heating fuel storage tanks

Buildings (continued)	<ul style="list-style-type: none"> • wind turbines and solar panels permanently fixed to the buildings or ground but excluding: • tree houses, inflatable structures of any kind or any structure which is made of canvas or any other non-rigid material • any other structure that does not have a permanent base.
Contents	N/A
Contents total replacement value	N/A
Computer viruses	Any type of malicious software that can perform an attack on a computer or electronic system including deletion of data and/or theft of data and/or enable malicious users access to the computer or electronic system and/or activate and spread other computer viruses and/or to cause physical damage to property.
Credit cards	Credit cards , cheque cards, charge cards, debit cards, cash cards and store cards, but not cards held for business purposes.
Domestic motorised vehicles	The following motorised vehicles used in or around the home : <ul style="list-style-type: none"> • domestic garden machinery that does not have to be licensed • wheelchairs and disabled persons' buggies that are not licensed for road use • electrically or mechanically propelled toys, models and golf trolleys controlled by someone on foot.
Excess	The amount you must pay towards any claim.
Endorsement	An agreed change to the terms of the policy as shown in your policy schedule .
Family	Any person who permanently lives with you but not lodgers or any other paying guests.

Fixtures and fittings	All items that are fitted to and form part of the structure of your home for example: <ul style="list-style-type: none"> • fitted kitchens • built-in furniture • built-in domestic appliances • fixed glass and sanitary ware • fixed wall, floor and ceiling coverings (other than carpets).
Flood	Water external to the home entering the home at, or below ground level.
Heave	The upward or sideways movement of the site on which your buildings are situated caused by swelling of the ground.
Home	The private residence (including the main building and any garages or outbuildings) at the address stated in your schedule , used by you for domestic and home working purposes only.
Home office equipment	Office equipment and furniture within your home related to you or your family's home working .
Home working	Any administrative, clerical, childminding work or any other work carried out by you or your family at your home , with no employees; agreed by us and confirmed in writing by the administrator .
Incident	An event that might lead to a claim.
Landslip	Sudden movement of soil or rocks on a slope or gradual creep of a slope over a period of time.
Main building	The house, bungalow, flat or maisonette which is situated at the home and in which you or your family live.
Maximum claim limit	The most we will pay for any one claim under the relevant section (or its extension) as shown in your schedule . If the limits shown in your schedule are not enough, please contact the administrator .
Money	Cash, cheques, money orders, postal orders, unused current postage stamps (that are not part of a collection), National Savings stamps, National Savings certificates, share certificates, premium bonds, luncheon vouchers, traveller's cheques, travel tickets, season tickets, phone cards, gift tokens and other tokens with a cash value, but not including tickets or gift vouchers for sporting, musical and cultural events and festivals, and not including any items used for business purposes.
Period of insurance	The duration of your contract of insurance as shown in your schedule .
Personal possessions	Items that you or your family wear or normally take around with you including handbags, baggage, clothing, jewellery, watches, prams, binoculars, portable medical equipment, sports equipment, musical and photographic equipment and furs. Personal possessions are included within the meaning of contents within your home where you have not selected the personal possessions cover extension. Where you have selected the personal possessions cover extension (page 30), the value of your personal possessions will be in addition to the total replacement value of your contents .

Schedule	This document outlines the cover provided to you , as well as any endorsements and excesses that apply to your policy for the period of insurance . We issue a schedule with each new contract of insurance, when you renew the policy and when we change the policy cover.
Settlement	Downward movement as a result of the soil being compressed by the weight of the buildings within 10 years of construction.
Statement of fact	This document contains information you gave us (including information given on your behalf). We issue a statement of fact with each new contract of insurance, when you renew the policy and when the policy cover is changed.
Storm	A single violent weather event with wind speeds exceeding 55mph, and/or snowfall exceeding 30cm in depth within a 48 hour period, and/or torrential rainfall at the rate of at least 25mm per hour.
Specified items	Items that you wear or take or carry with you outside of the home , such as an engagement ring, watch or camera, which are each individually worth over £2,000 provided that these have been individually identified to us and are shown on your schedule . The value of any Specified items will be in addition to the total replacement value of your contents . Excluded items include but are not limited to: <ul style="list-style-type: none"> • motorised vehicles (including parts and accessories) • aircraft including gliders, hang-gliders and microlights (including parts and accessories) • boats, water craft and hovercraft (including parts and accessories) • caravans and trailers (including parts and accessories) • contents belonging to visitors • contents held or used for any profession, business or employment other than home office equipment.
Subsidence	Downward movement of the site on which the buildings are situated by a cause other than the weight of the buildings themselves or the sea or river wearing away the land.
Terrorism	Any person or people, whether acting alone or in connection with any organisation or Government, using biological, chemical or nuclear force or contamination, whether or not committed for political, religious, ideological or similar purposes. This includes an intention to influence any Government or to put members of the public in fear.
Unoccupied	Not lived in for more than 60 days in a row. Visits to check on your home do not constitute it being occupied.
Valuables	Jewellery, watches, items of gold, silver and any other precious metal, stamp, coin or medal collections, pictures, other works of art and furs.
Vermin	Rats, mice, squirrels, badgers, pigeons, foxes, bees, wasps and hornets.
We, our, us	Cover Fast Services Ltd.
You, your	The person or people named as the policyholder in your schedule .

If you need to make a claim

We know how stressful it can be when **you** need to make a claim. However, the sooner **you** report it, the sooner **we** can help **you**. **You** should read this policy booklet for information on what is and what is not covered and for details of any **excesses**, limits and **endorsements** that may apply.

Use our claims portal form on our website under Claims Section.

It would be helpful if **you** could quote **your** policy number, which is found on **your welcome email and policy certificate**.

Once **you** have registered **your** claim, confirm what **you** are covered for and give **you** a claim number to quote. **We** will talk **you** through the next steps, confirm what **excesses** will apply (this is the amount **you** pay towards any claim) and, subject to the terms of the policy, **we** will decide to either:

- arrange for repairs to be carried out;
- arrange to replace any lost, damaged and stolen items directly to **you**; or
- pay **you** the cash value of the lost, damaged or stolen items.

Where **we** have offered to repair or replace any item and **you** instead request for **us** to pay a cash value, **we** will not pay **you** more than the amount it would have cost for **us** to repair or replace the item.

Claims conditions – what you need to do

If **you** and **your family** do not comply with the following claims conditions **we** may, at **our** option, cancel the policy and/or refuse to deal with **your** claim.

1. Take action to protect the property from further loss or damage.
2. Tell **us** as soon as reasonably possible and give **us** full details. In the event of loss or damage by riot, **you** must tell **us** within 30 days of the riot.
3. If something has been stolen, or damaged by riot, malicious damage or vandalism **you** must tell the police (ideally within 72 hours), **you** must also share any relevant crime reference numbers with **us**.
4. Do not incur any costs or proceed with repair or replacement without **our** agreement.
5. Immediately make **us** aware of any written or verbal claim made against **you** and provide as much detail as possible.
6. **You** must cooperate with **us** fully in providing information and assistance to investigate and validate **your** claim. **We** will require proof of ownership and/or proof of loss (e.g. receipts, valuations, photographs, instruction booklets and guarantee cards). **We** will only ask **you** to provide information and assistance that is relevant to **your** claim.
7. Except with **our** written consent **you** must not:
 - admit or deny responsibility for any **incident**;
 - negotiate or settle any claims made against **you** by anyone else; or
 - dispose of or destroy any items that are damaged until **we** agree.

How we settle your claim

1. **We** will pay for the cost of reinstating, repairing or replacing **your buildings** which are covered by this policy (including any required re-decoration that forms part of a valid claim). **We** will decide whether to reinstate, repair, replace or pay **you** the cash value. All replaced items will be on a new for old basis. Where **we** have offered to repair or replace any item and **you** instead request for **us** to pay a cash value, **we** will not pay **you** more than the amount it would have cost for **us** to repair or replace the item.
2. If **we** decide to not repair, replace or rebuild **your buildings** and/or **contents**, **we** will send **you** a payment representing the lowest of:
 - a) the amount by which the property has gone down in value because of the damage; or
 - b) the estimated cost of repair.
3. If **your contents total replacement value** shown in **your schedule** is not enough to replace all the **contents in your home** with new items of the same quality and type, **we** may refuse to pay a **contents** claim under this policy or only pay part of a claim.
4. The most **we** will pay for any one claim for **valuables**, bicycles or any other **specified item** is the **maximum claim limit** shown in **your schedule**. If the **maximum claim limits** are not enough to replace these items with new ones of the same quality and type, **we** may refuse to pay a claim under these sections of cover or only pay part of a claim.
5. If **you** make a claim for any damaged item under an insured event that forms part of a matching set or suite, such as matching flooring or tiles, bathroom suite or kitchen, sofa suite or jewellery set, **we** will pay for the damaged item along with a contribution up to 50% towards the cost of replacing any undamaged items which are part of the same set or suite if a repair or replacement for the damaged item is not available.

If **you** make a claim for damaged fitted flooring, including tiling, that matches an adjoining room, not divided by a door or partition, **we** will cover the damaged section along with a contribution up to 50% towards the cost of replacing the undamaged flooring in the adjoining room, if repair or replacement of the damaged flooring is not available. **We** will not pay for replacing undamaged flooring in any rooms divided by a door or partition.
6. **We** will not pay for any drop in the market value of **your buildings** resulting from reinstating, repairing or replacing as a result of an **incident**.
7. **We** may appoint **our** approved supplier to act on **our** behalf. **We** may use **our** approved supplier to further validate **your** claim and provide a quotation, repair or replacement.
8. **Your contents total replacement value** will not be reduced as a result of **us** paying a claim.
9. Any amount **we** pay to settle a claim will be reduced by the total amount of any applicable **excesses** shown in **your schedule**.
10. If **you** are insured for **your buildings** and **your contents** under the same policy, **we** will deduct all applicable compulsory and voluntary **excesses** if **you** make a claim under both covers for the same **incident**. Please refer to **your schedule** to see applicable **excesses**.
11. All repairs carried out by **our** appointed suppliers are guaranteed for one year.
12. If **your buildings** have not been kept in a good state of repair, **we** may deduct from any payment an appropriate amount in respect of the poor condition of **your buildings** prior to the **incident** for which **you** are claiming.

13. In dealing with any claim under the terms of this policy, either before or after **we** pay **your** claim, **we** may:
- carry out the defence or settlement of any claim and choose the solicitor who will act in any legal action and arrange for payment of any associated costs and/or expenses; and
 - take any legal action in **your** name or the name of any other person covered by this policy.
- We** can do any of these in **your** name or in the name of any other person claiming under this policy.
14. **We** will not pay for any claim that would be paid under any other policy if this policy did not exist.
15. If the decision is made not to proceed with **your** claim, this will be recorded on **your** policy as a notification of loss.

General exclusions that apply to your policy

Listed below are the exclusions that apply to **your buildings, contents, accidental damage, personal possessions, specified items** and bicycle cover. In addition, please refer to 'What is not covered' under each section.

You are not covered for:

- loss, damage or reduction in value as a result of a lack of general maintenance to **your home**;
- loss or damage caused by cleaning, restoring, altering, dyeing, repairing, dismantling or misusing;
- loss or damage caused by moths, **vermin**, insects, parasites, woodworm, fungus or poisoning;
- damage caused directly or indirectly by wet or dry rot;
- loss or damage caused in connection with any trade, business or profession, other than loss or damage to yours or **your family's home office equipment**;
- loss or damage caused by faulty workmanship, faulty materials or faulty design (other than in respect of **your** liability as the owner of the property);
- loss or damage that would not have arisen if there had not been a failure to deal with existing damage that would have been noticeable, **you** were aware of and/or where there has been an unreasonable delay in starting to deal with the damage;
- loss or damage that happened before this policy came into force;
- loss or damage caused by any criminal or deliberate act permitted by **you** or **your family** and/or carried out by **you, your family** or anyone lawfully in **your home**;
- loss or damage caused by domestic animals or pets;
- loss or damage caused by gradual deterioration or normal wear and tear;
- loss or damage caused by or resulting from renovation, construction, structural alteration, repair or demolition within the boundaries of the risk address shown within **your schedule**; or
- any reduction in the market value of any property following its repair or reinstatement.

We will not pay for:

- the cost of maintenance and routine re-decorating unless required under an insured event;
- any loss or damage which results from the **incident** that caused **you** to claim, except as specifically provided for under this policy;
- costs associated with general maintenance to **your home** such as defective rendering, repointing chimneys or general roof maintenance;

- any claim that would be paid under any other policy if this policy did not exist;
- any expense, legal liability, loss or damage to property directly or indirectly caused by **terrorism**;
- loss, damage, injury or legal liability directly or indirectly caused by or contributed to by:
 - riot or civil disturbance outside the United Kingdom, the Isle of Man or the Channel Islands;
 - property being confiscated or detained by customs or other officials;
 - pressure waves caused by aircraft and other flying objects travelling at any speed;
 - ionizing radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel;
 - the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment; or
 - war, invasion, act of foreign enemy, hostilities (whether declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- any expense, legal liability, loss or damage to property directly or indirectly caused by pollution or contamination, unless it is caused by leakage of oil from any fixed heating installation or domestic appliance and covered under section 8, **buildings or contents**; and
- any costs **you** incur in preparing any claim under this policy.

When your home is unoccupied

The risks to any property are significantly higher when it is **unoccupied**. Therefore **we** will not cover **your home** for **incidents** of theft, attempted theft, vandalism, malicious acts, escape of water or oil, and/or **accidental damage** when **your home** has not been lived in for 60 days or more in a row. **You** must tell **us** immediately if **your home** is or will become **unoccupied**. Visits to check on **your home** do not constitute it being occupied. Please see the relevant sections of the policy booklet for the exclusions which will be applied if **your home** is **unoccupied**.

Policy conditions

1. Changes you must tell us about

You must tell the **administrator** about any change to the information **you** have previously provided.

Please inform the **administrator** immediately if **you** are in any doubt that the information contained within **your statement of fact** and **Schedule** is correct and up to date to ensure that **you**, and any other individual covered by **your** policy, continue to have the full protection of **your** policy.

Some examples of changes **you** must tell **us** or the **administrator** about are as follows:

- change of address;
- any building work;
- **your home** becoming, or **you** intend for **your home** to become, **unoccupied**;
- **you** plan to let or rent out **your home** or part of **your home**;
- **your** property is no longer occupied solely by **you** and **your family**;
- change of occupation;

1. Changes you must tell us about continued

- additions to, or increases in the value of, **your contents, valuables** or jewellery;
- **you, your family** or anyone legally in the **home** plan to use the **home** for any business use, with the exception of childminding, clerical or administrative work with no employees;
- **you** or any person usually living with **you** has any unspent criminal convictions and/or is an undischarged bankrupt;
- any loss or **incident** that may cause a claim (even if **you** are not making a claim in respect of that loss or **incident** under the policy).

As a result of the change, **your** premium may increase or decrease and the terms of **your** policy may be amended, depending on what the change is. Following any changes the **administrator** will advise **you** of any adjustment (if applicable) to **your** premium or any changes to the terms.

Please remember that if **you** do not tell **us** or the **administrator** about changes, **we** may refuse to pay a claim, or pay only part of a claim under this policy.

Making a false statement, misrepresenting or withholding information from **us** or the **administrator** could result in **your** policy being voided, as if the policy never existed. As a result all claims under **your** policy will be refused and all premiums that **you** have paid may be retained. It is **your** responsibility to ensure that all the information that has been given by **you**, or that has been given on **your** behalf, is true and complete.

2. Cancelling the policy

You have 14 days from when **you** receive **your** policy documents or enter into this contract, whichever is later, to notify the **administrator** if **you** want to cancel **your** policy. This is known as a cooling-off period. If **you** cancel **your** policy during the cooling-off period, **we** will refund **your** full premium less the amount of any claim **you** have made.

You may cancel **your** policy any time after the cooling-off period by notifying the **administrator**. **We** will refund any premium paid for the remaining **period of insurance**, less any **administrator's** cancellation charge, as long as **you** have not made any claim in the current **period of insurance**. **We** or the **administrator** can cancel this policy at any time, for a valid reason or if there are serious grounds to do so, by sending **you** seven days notice in writing. **We** will send the notice to the last known address **we** have for **you**. **We** will refund **your** premium for the time that was left on **your** policy as long as **you** have not made a claim. Examples of valid reasons or serious grounds may include, but are not limited to:

- Non payment of premium (including missed direct debit payments) that is not resolved following **our** reminders.
- Failing to comply with the policy or claims conditions.
- Failing to cooperate and/or provide the necessary information required to enable **us**, or the **administrator**, to administer **your** policy, claim or investigate fraud.
- Where fraud is suspected.
- Where **you** have had another policy with **us** voided or cancelled.
- Where threatening, abusive or offensive behaviour has been used towards **us**, the **administrator** or members of **our** supply chain.

- Where any change **you** tell **us** about occurring during the term of **your** policy that alters the information on **your** policy documents resulting in **us** no longer being able to continue cover.

For **your** full cancellation rights for Family Legal Guard please refer to page 40, and for Home Emergency refer to page 60-61. **You** may cancel these optional covers any time after the cooling-off period by notifying the **administrator**, who will refund any premium paid for the remaining **period of insurance**, as long as **you** have not made any claim in the current **period of insurance**. If **you** cancel **your** home insurance, these optional covers will automatically be cancelled. **You** may cancel this policy at any time by email using the contact us page or email **cs@coverfast.co.uk**

3. Preventing loss

You must take steps to:

- keep **your home** in a good state of repair; and
- avoid or limit any loss, damage or injury.

If **you** fail to take the above steps **we** may refuse to pay **your** claim, pay only part of **your** claim and/or void **your** policy.

4. Renewal

Approximately 21 days before **your Cover Fast** Home Insurance policy comes to an end the **administrator** will send either:

- **your** insurance renewal invitation confirming the details of **your** next year's premium, any changes to the terms and whether **you** need to contact the **administrator** to complete **your** renewal; or
- confirmation that the **administrator** is unable to renew **your** policy, so that **you** can arrange alternative insurance.

If **your** policy renews automatically and **your** details have changed or **you** do not wish to renew **your** policy or any of **your** optional extra covers, **you** must inform the **administrator** before **your** renewal date, otherwise **your policy** will be renewed on the terms described in **your** renewal invitation..

For automatic renewals, payment will be taken from the card/account details most recently provided. If **you** are not the card or account holder **you** must ensure that the card/account holder has agreed to make the renewal payment and **you** must tell them of any changes to the amount.

You can opt out of automatic renewal at any time by contacting the **administrator**.

If **your** policy is not set to renew automatically, **you** will need to contact the **administrator** to complete **your** renewal, and make payment, otherwise **your** policy will not be renewed and **you** will no longer be insured.

5. Rights of third parties

No third party shall have any rights under this policy or the right to enforce any part of it unless provided for by law or expressly stated in this policy.

6. The law and language that applies

English law will apply to this contract, unless **we** and **you** agree otherwise. All information relating to this contract will be in the English language.

7. Fraud

We will not pay any claim or **incident** which is in any way fraudulent such as, but not limited to, false or exaggerated. If **you**, any person insured under this policy, or anyone acting on **your** behalf makes, or attempts to make, a fraudulent claim, **we** will cancel or void **your** policy and all other policies which **you** are connected to through **us** from the date of the fraudulent act, reject the claim and any subsequent claims and retain any premiums paid. **We** will notify **you** if **we** do this.

If **we** incur, or have incurred, any costs, including the costs of investigating a claim, or make any payments to third parties, **we** have the right to recover those costs from **you**.

Additionally, if **we** have made any payments to **you** in respect of the fraudulent claim, **we** have the right to recover those costs.

If there has been any fraudulent activity to secure cover or benefits under this policy, or obtain cover at a lower price, this will result in **your** policy being voided (as if the policy never existed), all other policies which **you** are connected to through **us** being cancelled or voided, all claims under **your** policy being refused and all premiums that **you** have paid being retained.

We may also notify the relevant authorities so that they may consider criminal proceedings. **We** may also inform other financial services organisations and anti-fraud databases such as CIFAS and CUE.

*Should be read in conjunction with the general exclusions covered on pages 9 and 10.

Buildings cover

What is covered	What is not covered*
<p>Your buildings are covered for loss or damage arising as a result of the insured incidents listed in the sections below.</p>	<p>The total excess shown in your schedule for every claim.</p> <p>Any amount above the individual limit shown on your schedule.</p>
<p>1. Fire, lightning, explosion or earthquake.</p>	<p>1. Loss or damage caused by singeing, scorching, melting, warping, or other forms of heat distortion unless it was accompanied by flames.</p> <p>Loss or damage caused by Tobacco burns, unless it was accompanied by flames.</p>
<p>2. Smoke.</p>	<p>2. Damage caused by smoke that happens gradually over a period of time.</p>
<p>3. Riot, civil commotion, labour disputes or political disturbances.</p>	
<p>4. Collision with the buildings by any of the following:</p> <ul style="list-style-type: none"> • vehicles, aircraft or other flying objects or anything dropped from them; • wild animals, birds or insects; • telegraph poles and lamp posts; • falling branches or trees; • falling satellite dishes, masts, aerials or security equipment; • falling wind turbines and solar panels. 	<p>4. The cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has also damaged your buildings.</p> <p>Damage caused by cutting down all or part of a tree.</p>
<p>5. Storm or flood.</p>	<p>5. Loss or damage:</p> <ul style="list-style-type: none"> • to gates, hedges or fences; • that does not arise from events defined as Storm or Flood; or • caused by subsidence, heave or landslip (this damage is covered by section 9).
<p>6. Theft or attempted theft.</p>	<p>6. Theft or attempted theft:</p> <ul style="list-style-type: none"> • by you or any member of your family; • when your home is lived in or occupied overnight by someone who is not a member of your family unless forcible and violent entry is used to get into your home; or • when your home is unoccupied.

*Should be read in conjunction with the general exclusions covered on pages 9 and 10.

What is covered	What is not covered*
7. Vandalism or malicious acts.	7. Vandalism or malicious acts caused: <ul style="list-style-type: none"> • by you or any member of your family; • when your home is lived in or occupied overnight by someone who is not a member of your family unless forcible and violent entry is used to get into your home; • when your home is unoccupied; or • by computer viruses or by third parties accessing electronic systems, within the home or belonging to you, maliciously.
8. Water or oil escaping from any fixed domestic water or heating installation, including underground drains and pipes or from any domestic appliance.	8. Loss or damage: <ul style="list-style-type: none"> • when the home is unoccupied; • that happens gradually over a period of time; • to the fixed domestic water or heating installation; • caused by subsidence, heave or landslip (this damage is covered by section 9); • caused by escape of water if the water or heating installation is outside or in a stand alone outbuilding; • caused by the failure or lack of grout and/or sealant in your home; • caused by water overflowing from wash basins, sinks, bidets, showers and/or baths as a result of taps being left on; or • to the tanks, pipes, appliances or heating systems.
9. Subsidence or heave of the site on which the buildings stand, or landslip .	9. Loss or damage: <ul style="list-style-type: none"> • to the buildings or their foundations by settlement, unless the settlement is caused by subsidence of the site on which the buildings stand; • to the buildings or their foundations because the materials they are built from shrink or expand; • caused by the sea or river wearing away the land; • caused by the buildings being demolished, altered or having structural repairs carried out;

*Should be read in conjunction with the general exclusions covered on pages 9 and 10.

What is covered	What is not covered*
	<ul style="list-style-type: none"> • to solid floor slabs resulting from them moving unless the foundations beneath the outside walls of the building are damaged at the same time and by the same incident; • to walls, gates, hedges, sheds, greenhouses, fences, paths, drives, patios, swimming pools, ornamental pools, tennis courts, terraces, service tanks, drains, pipes, cables and central fuel storage tanks, unless the main building is damaged at the same time and by the same incident; or • for which compensation is provided by legislation or contract.
<p>10. Plumbing Installation.</p> <p>We will pay for damage to any part of the plumbing installation in the buildings caused by freezing or bursting.</p>	<p>10. Loss or damage:</p> <ul style="list-style-type: none"> • caused by rust or corrosion; • caused by escape of water if the water or heating installation is outside or in a stand alone outbuilding; or • caused when your home is unoccupied.
<p>11. Service pipes and cables.</p> <p>The cost of repairing accidental damage to underground drains, pipes, cables and tanks which you are legally responsible for and which provide services to and from your home.</p>	
<p>12. Trace and access.</p> <p>We will pay the costs you have to pay to find the source of any water or oil escaping from tanks, pipes, appliances or fixed heating systems that is causing damage to the buildings; including the cost of removing and replacing any part of the walls, floors, roof or ceiling.</p>	<p>12. The costs you have to pay to locate an escape of water if;</p> <ul style="list-style-type: none"> • the water or heating installation is outside or in a stand alone outbuilding; • the cause of the water or oil escaping is not as a result of an insured incident. <p>The costs to repair the tanks, pipes, appliances or heating systems.</p>
<p>13. Locks on outside doors.</p> <p>We will pay the cost of replacing and fitting locks on outside doors of any of the buildings if:</p> <ul style="list-style-type: none"> • your keys are lost outside the home or are stolen; or • they are damaged inside the home by an incident insured under this cover. 	

*Should be read in conjunction with the general exclusions covered on pages 9 and 10.

What is covered	What is not covered*
<p>14. Fees and clearance costs.</p> <p>We will pay the following expenses when rebuilding or repairing the buildings as a result of damage covered by this cover:</p> <ul style="list-style-type: none"> • architects', surveyors', consultants' and legal fees; • the cost of clearing the site and making it and the buildings safe; or • clearing drains, demolishing, shoring or propping up the buildings. 	
<p>15. Local Authority requirements.</p> <p>We will pay any costs to keep to any Government or Local Authority requirement for rebuilding or repairing the buildings as a result of damage insured under this cover.</p>	<p>15. Costs where you had already been told about the requirement before the damage happened.</p>
<p>16. Alternative accommodation and rent.</p> <p>We will pay the costs of alternative accommodation for you, your family and your domestic pets if the buildings cannot be lived in because of damage insured by this buildings cover.</p> <p>If you rent out part of your home or are a tenant, we will pay the rent that you should have received or are responsible for paying while the buildings cannot be lived in as a result of damage insured under this buildings cover.</p>	
<p>17. Cover when selling your home.</p> <p>If you are selling your home we will cover the buyer under buildings cover sections 1-16 and 18-23, at the address stated in your schedule, up to the date the sale completes.</p>	<p>17. If your home is insured under another policy. Cover does not apply after the sale has completed.</p>
<p>18. Emergency access to buildings.</p> <p>We will pay for damage to your buildings caused by the emergency services if they cause damage while getting into your home to deal with an emergency.</p>	
<p>19. Emergency access to gardens.</p> <p>We will pay for damage to your trees, shrubs, plants and lawns caused by the emergency services if they cause damage while getting into your home to deal with an emergency.</p>	

*Should be read in conjunction with the general exclusions covered on pages 9 and 10.

What is covered	What is not covered*
<p>20. Glass and sanitary ware permanently fitted to your home.</p> <p>We will pay for accidental breakage to:</p> <ul style="list-style-type: none"> • fixed mirrors • fixed glass in windows, doors and roofs including conservatories and greenhouses; • fixed ceramic hobs; • fixed sanitary fittings in your home; and • solar panels. 	<p>20. Loss or damage:</p> <ul style="list-style-type: none"> • caused by scratching or denting. • caused when your home is unoccupied; or • to window or door frames.
<p>21. Plants in the garden.</p> <p>We will pay for loss or damage to trees, shrubs, plants and lawns that you own, while in the open and within the boundaries of your home, as a result of loss or damage insured under sections 1 to 9 of this cover.</p>	<p>21. Loss or damage:</p> <ul style="list-style-type: none"> • that happens gradually over time as a result of causes such as light or atmospheric conditions; • caused by frost and/or snow; • caused by smoke and/or bonfires; or • caused when your home is unoccupied.
<p>22. Repair of sewer pipe.</p> <p>We will pay for the cost of getting into and repairing the pipe between the main sewer and your home if it is blocked.</p> <p>Please note that the maintenance and repair of the sewer pipe may be the responsibility of the local water and sewage company.</p>	
<p>23. Property owners' liability.</p> <p>We will pay the amount you or a member of your family legally have to pay for causing;</p> <ul style="list-style-type: none"> • accidental death, illness or bodily injury within the boundary of the home; and/or • accidental loss of or damage to property owned by a third party; <p>which occurs as a result of;</p> <ul style="list-style-type: none"> • your ownership (but not occupancy) of the buildings during the period of insurance; or • defective work carried out by you or your family at the home during the period of insurance. <p>Any claim arising as a result of faulty work must be notified to us within seven years from the date your policy ends or is cancelled.</p> <p>If you die, we will extend the cover you would have received under this section to your legal representatives provided they observe the terms and conditions of this policy.</p>	<p>23. Any amount for death or bodily injury to you, your family or any domestic employee.</p> <p>Any amount for loss or damage to property owned by you, leased, let, rented, hired, lent or entrusted to you.</p> <p>Liability arising directly or indirectly from:</p> <ul style="list-style-type: none"> • any lift (other than a stairlift) you own or you are responsible for maintaining; • any deliberate or malicious act; • occupation of any land or building; • using the home for any business, trade, profession or employment; • any agreement unless you would have had that liability without the agreement; or • any disease or virus that you or your family pass on to another person. <p>The Property owners' liability section will not apply if your liability is covered by another insurance policy.</p>

*Should be read in conjunction with the general exclusions covered on pages 9 and 10.

What to do if you have a complaint

In this complaints section **we**, **us** and **our**, mean the **administrator** as specified in this policy booklet, as well as the insurer named in **your** current **schedule** and any holding companies, subsidiaries or linked companies.

If **you** have experienced a problem in relation to **your Cover Fast Home Insurance** policy, **we** will aim to resolve it as quickly and fairly as possible. **We** have the following complaints procedure which **you** can follow if **you** are dissatisfied with the service **you** have received.

Step 1: Let us know

If **you** have a complaint about **your** policy:

- **Email - cs@coverfast.co.uk**; or
- write to Cover Fast Services Ltd at the address shown below:

Cover Fast Services
Complaints, Orchard House, Market St, Telford, TF2 6EL.

If **you** have a complaint about **your** claim:

- contact **your** Claim Handler first. **You** will find their details on any letters they have sent to **you**; or
- write to the Claims Manager who will ensure that the matter is dealt with at a senior level.
The address can be found on any letters that **you** have received.

Where possible **we** will always aim to resolve **your** complaint when **you** first contact **us**, however, some complaints may take longer to resolve. If for any reason **you** remain dissatisfied with **our** written response or **you** have not received a final response letter within eight weeks, **you** may escalate the matter as outlined in Step 2.

Step 2: Contact the Financial Ombudsman Service

If **you** are not satisfied with **our** final decision regarding **your** complaint or **you** have not received **our** final decision within eight weeks, **you** can write to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

www.financial-ombudsman.org.uk

Following the complaints procedure does not affect **your** legal rights.

Customer Services
cs@coverfast.co.uk

For further information: coverfast.co.uk



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