



**中国太平**  
**CHINA TAIPING**



# Home Insurance Policy

Underwritten by  
**CHINA TAIPING INSURANCE (UK) CO LTD**

## INTRODUCTION

Thank you for choosing China Taiping Insurance (UK) Company Limited.

You are in good hands.

We are committed to delivering an excellent and sincere customer service so we can give you the peace of mind you deserve.

China Taiping Insurance (UK) Company Limited received its trading license in 1983 and commenced underwriting business on 1 October 1985 so we have over 30 years of experience in the UK market. Our parent company, China Taiping Insurance Company Limited, is a Chinese state-owned insurance company headquartered in Hong Kong.

We are authorised by the Prudential Regulation Authority (PRA) and Regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority (PRA) in the UK to underwrite general insurance and reinsurance policies. Financial Services Register number: 202690.

China Taiping UK strictly adheres to the principals of prudent business underwriting and we transact business with the concept of 'Diligent Management and Sincere Service' in mind.

We have expert technical underwriters that fully understand your trade and your challenges as a business owner so we are confident that we can protect your business against the insured risks and give you the peace of mind you need.

We also have an excellent professionally trained in-house claims team who understand your needs and will diligently and sincerely listen to you so as to provide you with the best solutions to get your business back on track as soon as possible after a loss.

If you would like to find out more about us please visit our website at: [www.uk.cntaiping.com](http://www.uk.cntaiping.com)



Xiaodong Yu

Chief Executive

China Taiping Insurance (UK) Company Ltd

(Registered in England and Wales – Company Registration no: 1766035)

### Your Policy

China Taiping Insurance (UK) Co Ltd (The Company) will in the event of injury, loss or damage happening during the period of insurance provide insurance as described in the following pages for those Sections indicated in the **schedule** as operative and in accordance with the proposal and declaration made by the **insured** which shall be the basis of this **contract**

### Insuring Clause

In consideration of **you** having paid, or agreed to pay, the premium required, the **company** will indemnify **you** in accordance with the cover detailed in those Sections shown as “operative” or where a **sum insured** or **limit of indemnity** is shown in the **schedule**, and occurring in connection with the **business** during the **period of insurance**, or any subsequent period for which the **company** agrees to accept payment of the premium.

Each Section of the **policy**, the **schedule** and any **endorsements**, together with the General Policy Definitions, Conditions, Exclusions and Extensions shall be read as one document.



Xiaodong Yu  
Chief Executive

Signed on behalf of China Taiping Insurance (UK) Co Ltd  
Registered Office: 2, Finch Lane, London EC3V 3NA  
Authorised by the Prudential Regulation Authority and  
Regulated by the Financial Conduct Authority and the Prudential Regulation  
Authority.  
Financial Services Register number: 202690

## CUSTOMER COMPLAINTS

**We** make every effort to deliver a high-quality service to our policyholders. If **you** have a complaint about our service, or about a claim, **we** operate a swift and effective complaints handling procedure.

1. **Your** complaint can be made orally or in writing, and on **your** behalf by a third party.
2. If **you** wish to make a complaint you should contact:

The Compliance Officer  
China Taiping Insurance (UK) Company Limited,  
2 Finch Lane,  
London EC3V 3NA.  
Tele: 0207 839 1888 or Fax 0207 621 1202  
e-mail: [compliance@uk.cntaiping.com](mailto:compliance@uk.cntaiping.com)

3. **Our** Compliance Officer will acknowledge the complaint. **We** aim to resolve your concerns in three working days but if we are unable to do so we will confirm to **you** that we have received your complaint within five working days and advise **you** of the person who will be dealing with the complaint, and when **you** can expect to receive a detailed response. The person dealing with the complaint will be a senior member of staff who was not directly involved in the matter which is the subject of the complaint. They will have the authority and experience to adequately address the complaint and explain the results of the investigation.
4. If **your** complaint should be more appropriately dealt with by another firm, **we** will ensure it is referred to them as soon as practicable and certainly no later than five business days of becoming satisfied that another firm is or may be responsible for the matters complained of. **We** will make this referral to the other firm in writing and advise **you** by way of a final response that the referral has been made and include the other firm's contact details.
5. **Your** complaint will be thoroughly investigated and **we** will respond to it as soon as possible. Within eight weeks **we** will provide a final response to your complaint in writing or, if it is not possible to respond within that time, **we** will inform you in writing within twenty business days, why **we** have been unable to resolve the complaint within that time, why **we** need more time to do so and when **you** can expect to receive our final response.
6. If **we** have not completed our investigation, within eight weeks after the complaint was made, **we** will write to **you** and explain why there is a further delay. **We** will also confirm when **we** expect to issue our final response and advise **you** that you may be eligible to refer the complaint to the Financial Ombudsman Service, if **you** are dissatisfied with the delay. Their address is:

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR  
Tel: 0800 023 4 567 from Landlines or 0300 123 9 123 from Mobile  
phones  
(If you are calling from outside of United Kingdom: 0044 20 7964 0500)  
Fax: 020 7964 1001  
e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

7. Where **you** are eligible to refer your complaint to the Financial Ombudsman Service **you** have this right to do so Free of Charge, but **you** must do so within six months of the date of our Final Response. If **you** do not refer **your** complaint in time, the Ombudsman will not have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

#### **THE LAW APPLICABLE TO THIS CONTRACT**

The parties to this contract have the right to choose the law that should apply. China Taiping Insurance (UK) Co Ltd., propose to apply English Law and in the absence of any written agreement to the contrary, English Law will apply

## DEFINITIONS

In this **policy** and attaching **schedule** a word has the same meaning wherever it is used. For example:

1. **You/Your/the Insured** - means the person named as the **policyholder** in the **schedule** and each member of the **policyholder's** family normally residing in the **building**.
2. **CTI/We/the Company** - means China Taiping Insurance (UK) Co Ltd
3. **Computer Systems** – means any computer hardware software communications system electronic device (including but not limited to smart phone laptop tablet wearable device) server cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input output **data** storage device networking equipment or back up facility owned operated by or held in trust by **you**
4. **Data**- means information facts concepts code or any other information of any kind that is recorded or transmitted in a form to be used accessed processed transmitted or stored by a **computer system**.

Other words are explained elsewhere in the policy or schedule. The policy is designed to help **you** understand the extent of cover provided. You will find on many of the pages these headings:

**'What is covered'** These Sections give detailed information on the insurance /provided.

**'What is not covered'** These Sections draw your attention to what is not included in the scope of your policy. To help **you** further **we** have included some explanatory notes in your policy.

### Claims Settlement

CTI will at its option pay in cash the amount of the loss or damage or may repair, reinstate or replace the lost or damaged property. The sum insured will not be reduced by any claim.

### Matching Sets and Suites

An individual item of a matching set of articles or suite of furniture or sanitaryware or other bathroom fittings is regarded as a single item.

We will pay **you** for individual damaged items but not for undamaged companion pieces.

### Deduction for Wear and Tear

Provided that:

1. the sum insured represents the full value of the property, and
2. You have maintained the property in good repair, then
  - (a) for the **building**: if repair or reinstatement is carried out there will be no deduction
  - (b) for **contents**: (other than for clothes and household linen) there will be no deduction.

If (1) and (2) are not complied with there will be a deduction for wear and tear. There will also be a deduction for wear and tear of clothes and household linen.

### Other Insurance Policies

If any injury, loss or damage is covered by any other insurance CTI will not pay more than its rateable proportion.

### **Inflation Protection**

To help protect **you** against the effect of inflation every sum insured and monetary limit under Sections 1 and 2 will be increased at the end of each month by the percentage increases in the following indices:

Section 1 - Building: the House Rebuilding Cost Index published by the Royal Institute of Chartered Surveyors.

Section 2 - Contents: the Consumer Durables Section of the Retail Price Index compiled by the Department of Employment.

If an index becomes unavailable CTI will use a suitable alternative index.

If an index should fall the sums insured and monetary limits will be maintained.

There is no charge for this inflation protection at the time of the monthly increase but at the next renewal of **your** policy the premium will be based on the increased sums insured.

Although **you** have the benefit of inflation protection please do not rely on this alone to keep **your** sums insured at the correct level.

**Your** own **building** or **contents** may be growing in value faster than inflation as a result of alterations or acquisitions.

It is **your** responsibility to insure for the correct sum.

## YOUR RESPONSIBILITIES

You are responsible for the following in order to have full protection of your policy.

If you do not comply with them CTI may at its option cancel the policy or refuse to deal with your claim.

### 1. Adequate Sum Insured

You must at all times keep the sums insured at a level which represents the full value of property insured.

Full value means:

- (a) for the **building** - the estimated cost of rebuilding if the **building** were completely destroyed which is not necessarily the market value
- (b) for contents - (other than clothes and household linen) the current cost as new
- (c) for clothes and household linen - the current cost as new less an appropriate allowance for wear and tear.

### 2. Changes in Your Circumstances

Please notify CTI as soon as possible in writing of any change which may affect this insurance and in particular any change of address.

You must also notify CTI at renewal of the policy if **you** have been declared bankrupt or have been convicted of arson, fraud, forgery, theft, robbery or handling of stolen goods.

### 3. Taking Care of Your Property

- (a) You must take all reasonable steps to prevent any injury, loss or damage
- (b) You must maintain all the property insured in good repair
- (c) You must maintain all existing security protections and put them into operation whenever the home is unattended by the Insured and authorised persons

### 4. Claims - If any Injury, Loss or Damage Occurs

- (a) You must as soon as you reasonably can
  - (i) tell CTI
  - (ii) inform the police if property is lost or theft or malicious damage is suspected
  - (iii) take all reasonable steps to recover missing property, in addition you must also
  - (iv) send written details of **your** claim to CTI within 60 days
  - (v) supply at **your** own expense all reports, certificates, plans, specifications, information and assistance that CTI may require.
- (b) You must send to CTI immediately upon receipt any letter of claim or claims form and as soon as reasonably possible send any other letter or document intimating that a claim may be made against you by a third party

You must not

- (i) admit or deny any claim made by someone else against **you** or make any agreement with them. CTI has the right to negotiate, settle or defend any such claim in Your name and on your behalf
- (ii) abandon any property to CTI.

You should refer to 'Making A Claim' Section for details of making claim

## SECTION 1 - BUILDINGS

If applicable - indicated in the **schedule**

The **building** means the private residence shown in the **schedule** and the following if they form part of the property:-

garages and outbuildings, gates hedges and fences, landlords fixtures and fittings  
paths and drives, boundary and garden walls, patios and swimming pools

CTI will not pay more in total than the **building** sum insured for any one claim under Insured Perils 1 - 11 and Extension 16. We will pay in addition any amounts due under Additional covers 12 -15.

### What is Covered

**Your** policy covers loss or damage to the **building** caused by the following Insured Perils.

#### Insured Perils:

1. (a) Fire, explosion, lightning, earthquake  
(b) Smoke
2. Storm or flood.
3. Riot, civil, commotion, strikes, labour and political disturbances.
4. Malicious person.
5. Subsidence or ground heave of the site on which the **building** stands or landslip.

### What is Not Covered

**We** do not pay the first £50 of each loss (increased to £1,000 for Insured Peril 5) and **we** will not pay for the following

1. (b) Any gradually operating cause
2. **Loss or damage**
  - (a) by frost,
  - (b) to gates, hedges and fences.
4. (a) **Loss or damage** while the **building** for 30 consecutive days or more has not been sufficiently furnished to allow **you** to occupy it normally.  
(b) **Loss or damage** caused by you or your paying guests or tenants
5. (a) The first £1000 of each occurrence of loss or damage for each residence  
(b) loss or damage to boundary and garden walls, gates, hedges and fences, paths and drives, patios, swimming pools but these items will be covered if there has at the same time been damaged by this insured peril to the residence or its garages or outbuilding  
(c) loss or damage by normal settlement shrinkage or expansion  
(d) loss or damage to or resulting from movement of solid floor slabs unless the foundations beneath the external walls of the **building** are damaged at the same time.  
(e) **loss or damage** due to coastal erosion.

### What is Covered

6. Escape of water from or frost damage to
  - (a) a fixed
    - (i) water installation
    - (ii) drainage installation
    - (iii) heating installation
  - (b) a washing machine, dishwasher or water bed.
7. Theft or attempted theft.
8. Collision by aircraft or aerial devices, vehicles, or anything dropped from them or animals.
9. Breakage or collapse of radio or television aerials. (Including satellite dishes) Fittings and masts
10. Escape of oil from a fixed oil-fired heating installation including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation.
11. Falling trees or branches.

### What is Not Covered

6. Loss or damage
  - (a) by subsidence, ground heave or landslip
  - (b) while the **building** for 30 consecutive days or more has not been sufficiently furnished to allow **you** to occupy it normally.
7. Loss or damage while the **building** for 30 consecutive days or more has not been sufficiently furnished to allow **you** to occupy it normally
11. (a) Damage to gates, hedges and fences  
(b) the cost of removal if the fallen tree or branch has not caused damage to the **building** which is covered by this **Insured Peril**.

### ADDITIONAL COVERS APPLICABLE TO THIS SECTION

12. **Debris Removal and Building Fees**

If there has been damage which is covered under Section 1

**We** will pay for the following

  - (a) the cost of removal of debris
  - (b) architects', surveyors', consulting engineers', legal and other fees which **you** have to pay to reinstate the Building but not for preparing any claim
  - (c) the additional cost of reinstating the **building** that **you** have to pay to comply with statutory Building Regulations or Municipal or Local Authority Bye-Laws.

**We** will not pay more than 10% of the **building** sum insured for any one claim

## What is Covered

### 13. Underground Pipes and Cables

Accidental damage to underground  
water pipes  
sewage pipes and drains  
electricity cables  
gas pipes  
fuel oil pipes  
telephone cables

which extend from the **building** to the public  
mains.

### 14. Glass and Sanitaryware

Accidental breakage of

- (a) fixed glass in windows, doors, fanlights,  
skylights, greenhouses, conservatories and  
verandahs
- (b) fixed sanitaryware and bathroom fittings.

### 15. Loss of Rent and Alternative Accommodation

**We** will pay for the amount of rent **you** lose  
while the **building** cannot be lived in because  
of loss or damage covered under Section 1

**We** will pay for the cost of comparable  
alternative accommodation if you are the  
occupier

We will not pay more than 20% of the  
building sum insured for any one claim

## What is Not Covered

14. Loss or damage while the **building** for 30  
consecutive days or more has not been  
sufficiently furnished to allow **you** to occupy it  
normally.

## ACCIDENTAL DAMAGE EXTENSION – if applicable – indicated in the schedule

### 16. Loss or damage to the **building**

### 16. Loss or damage

- (a) specifically excluded under Section 1
- (b) by frost
- (c) by wear and tear or gradually developing  
deterioration of the fabric of the **building**
- (d) by vermin, insects, fungus, wet or dry rot
- (e) by mechanical or electrical breakdown or  
derangement
- (f) specifically covered elsewhere in this  
policy
- (g) arising from the alteration or extension of  
the **building** or the cost or maintenance  
or routine decoration.
- (h) the first £50 of each claim.

## SECTION 2 - CONTENTS

If applicable - indicated in the **schedule**

### **Contents include all of the following items provided**

they belong to **you** or **you** are legally responsible for them and they are mainly used for private purposes.

### **HOUSEHOLD GOODS**

#### **Personal Effects**

this means: clothes and articles of a strictly personal nature likely to be worn used or carried and also portable radios, portable TVs, sports equipment and bicycles. It does not include **valuables** or **money**.

#### **Valuables**

this means: articles of gold, silver or other precious metals, watches, furs, cameras and binoculars, pictures and other works of art, collections of stamps, coins and medals.

#### **Money**

this means: coins and bank notes in current use, cheques, postal orders and money orders, premium bonds, savings stamps and certificates, stamps in current use, travel tickets, petrol coupons, record tokens, book tokens or other tokens, luncheon vouchers, trading stamps.

### **What things are Not Covered**

- (a) Mechanically propelled vehicles, watercraft, aircraft, caravans and trailers but lawn-mowers and garden cultivators are covered
- (b) parts, accessories, tools, fitted radios and cassette players for the things excluded in (a) above
- (c) interior decorations of the private residence
- (d) property more specifically insured by any other insurance
- (e) animals
- (f) documents other than as indicated in **additional** cover 16
- (g) property primarily used for business purposes.

CTI will not pay more in total than the **contents** sum insured for any one claim under **Insured Perils** 1-11 and additional covers 12-16 and **Extension** 19.

**We** will pay in addition any amounts due under additional covers 17 and 18.

Unless indicated otherwise the following limits apply

for any one **valuable** - 5% of the **contents** sum insured

for any one claim for **valuables** - one third of the **contents** sum insured for **money** - £100.

#### **What is Covered**

Your policy covers loss or damage to **your contents** while they are in the **building** caused by the following Insured Perils.

#### **Insured Perils:**

1. (a) Fire, explosion, lightning, earthquake  
(b) Smoke
2. Storm or flood.

#### **What is Not Covered**

We will not pay for the first £50 of each loss and we will not pay for the followings

1. (b) Any gradually operating cause
2. **Loss or damage**
  - (a) by frost,
  - (b) to property in the open

### What is Covered

3. Riot, civil commotion, strikes, labour and political disturbances.
4. Malicious persons.
5. Subsidence or groundheave of the site on which the **building** stands or landslip.
6. Escape of water from
  - (a) a fixed:
    - water installation
    - drainage installation
    - heating installation
  - (b) a washing machine, dishwasher or water bed.
7. Theft or attempted theft
8. Collision by
  - (a) aircraft or aerial devices
  - (b) vehicles
  - (c) animalsor anything dropped from them
9. Breakage or collapse of radio or television aerials.
10. Escape of oil from a fixed oil-fired heating installation including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation.
11. Falling trees or branches.

### What is Not Covered

4. (a) Loss or damage while the **building** for 30 consecutive days or more has not been sufficiently furnished to allow **you** to occupy it normally  
(b) Loss or damage caused by **you** or **your** paying guest or tenants
5. Damage due to coastal erosion
6. Loss or damage while the **building** for 30 consecutive days or more has not been sufficiently furnished to allow **you** to occupy if normally.
7. (a) Loss or damage while the **building** for 30 consecutive days or more has not been sufficiently furnished to allow **you** to occupy it normally  
(b) theft from mechanically propelled vehicles  
(c) theft from the open.  
**We** will not pay for the following unless there has been violent and forcible entry to or exit from the **building**  
(d) Loss and damage from any part of the **building** which is used for any trade business or profession  
(e) Loss or damage from the **building** if any part is lent, let or sub-let or occupied by anyone but **you**  
(f) theft of **money**.
11. The cost of removal of the tree or branch.

## ADDITIONAL COVERS APPLICABLE TO THE SECTION

### What is Covered

#### 12. Mirrors and Glass

Accidental breakage of

- (a) mirrors
- (b) fixed glass in and glass tops of furniture
- (c) ceramic hobs and ceramic tops of cookers.

#### 13. Audio and Audio Visual Equipment

Accidental damage to

- (a) television sets and their aerials including satellite dishes
- (b) radios
- (c) record players, compact disc players and tape recorders
- (d) video recorders
- (e) **computer systems**

Which are owned by **you** or for which **you** are legally responsible and which are used for private purposes.

#### 14. Contents Temporarily Removed to the Garden

Loss or damage caused by Insured Perils 1-11 to **contents** while temporarily removed to the open within the boundaries of the land belonging to the private residence.

**We** will not pay more than £500 for any one claim.

#### 15. Temporary Removal

Loss or damage caused by Insured Perils 1-11 to **contents** temporarily removed from the **building** while

- (a) anywhere in Europe, Jordan, Madeira, the Canary and Mediterranean Islands and those countries bordering the Mediterranean (the European Area) or
- (b) anywhere in the world for up to 60 days during any period of insurance.

**We** will not pay more than the **contents** sum insured for any one claim.

### What is Not Covered

#### 12. Loss and damage

- (a) while the **building** for 30 consecutive days or more has not been sufficiently furnished to allow **you** to occupy it normally
- (b) to property not in the **building**.

- 13. (a) **damage** to equipment designed to be portable whilst it is being transported or carried or moved
- (b) mechanical or electrical breakdown or derangement
- (c) damage to records, discs, cassettes, tapes, video cameras and recording tapes
- (d) damage caused by or in the process of cleaning, maintenance, repair or dismantling
- (e) damage to equipment not in the **building**.

#### 14. Loss or damage to **valuables** or **money**

#### 15. Loss or damage

- (a) by storm or flood to property in the open
- (b) by frost
- (c) by theft unless it involves forcible and violent entry to or exit from a building
- (d) outside the United Kingdom, the Isle of Man or the Channel Islands by riot, civil commotion, strikes, labour and political disturbances or malicious persons.

## What is Covered

### 16. Documents

Loss or damage caused by Insured Perils 1-11 to documents (other than **money**) deposited for safe custody in any bank safe deposit or bank or solicitor's strongroom anywhere in the world.

**We** will not pay more than £100 for any one claim.

### 17. Rent and Alternative Accommodation

While the **building** cannot be lived in because of loss or damage covered by this policy **we** will pay for

- (a) rent payable for which **you** are legally responsible
- (b) the reasonable cost of alternative accommodation.

**We** will not pay for more than 20% of the contents sum insured for anyone claim

### 18. Your Liability to the Owner of the Building (applicable if the **building** is rented)

**We** will pay for the following loss or damage to the **building** for which **you** are legally responsible as tenant,

- (a) loss or damage covered by Insured Perils 1-11
- (b) accidental damage to property described as underground pipes and cables on Section 1 Insured Peril 13 of this policy
- (c) breakage of property described as glass and sanitaryware on Section 1 Insured Peril 14 on this policy.

**We** will not pay, more than 10% of the **contents** sum insured for any one claim.

## What is Not Covered

18. Loss or damage to gates, hedges and fences.

## ACCIDENTAL DAMAGE EXTENSION – if applicable – indicated in the schedule

19. Loss or damage to **contents** while they are in the **building**

19. Loss or damage

- (a) specifically excluded under Section 2
- (b) by scratching, denting, wear and tear, depreciation, rot, fungus, insects, vermin, atmospheric or climatic condition, the action of light, gradually operating cause, dyeing, any process of cleaning or restoring, maintenance, repair or dismantling, electrical or mechanical breakdown or derangement
- (c) to contact lenses
- (d) to food, drink, and plants

- (e) to articles of glass, china, porcelain, earthenware or stone (or other articles of a similarly brittle material) while being handled or actively used
- (f) arising from depreciation in value or consequential loss
- (g) specifically provided for under **insured** Perils 1- 11 or additional covers 12,13, and 16 of Section 2.
- (h) the first £50 of each claim.

20. Accidental Loss of domestic heating oil and/or metered water up to £750.

## SECTION 3 - LIABILITY

### This Section is automatically included

#### Sub-Section 1 - Liability to the Public

If the **contents** (Section 2) are not insured Sub-Section 1 will cover **you** only as the owner of the **building** including its land. CTI will not pay more than £2,000,000 for damages including legal costs and expenses payable for any claim or claims arising from one event.

#### What is Covered

1. Any amount that **you** become legally liable to pay as damages for
  - (a) bodily injury (including death) to any person
  - (b) loss of or damage to property occurring anywhere in the world during the period of insurance.

**We** will also pay legal costs and expenses recoverable by any claimant and all costs and expenses agreed by CTI in writing.

If **you** die **your** legal personal representatives will have the benefit of this Section for liability incurred by **you** for an event covered by this Section.

#### What is Not Covered

1. Liability in respect of
  - (a) (i) bodily injury to **you**
  - (ii) bodily injury sustained by any person under a contract of service or apprenticeship with **you** and arising out of and in the course of such person's employment by **you**
  - (b) loss or damage to property belonging to **you** or in **your** custody or control.
2. Liability arising from
  - (a) any wilful or malicious act
  - (b) the pursuit by **you** of any trade, business, profession or employment
  - (c) the occupation of any land or building other than the **building** referred to in Section 1 or any temporary residence.
3. Liability arising from
  - (a) The ownership of any land or building but if Section 1 is operative **We** will cover liability arising from:
    - (i) the **building** referred to in Section 1
    - (ii) defective work carried out by **you** or on **your** behalf to any private residence within the United Kingdom, the Isle of Man or the Channel Islands disposed of by **you** before the occurrence of bodily injury or damage in connection with such residence.
  - (b) the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft but **we** will cover liability arising from the ownership possession or use of domestic gardening equipment, non-power driven craft used on inland waterways and model aircraft or model watercraft
  - (c) any lift owned by you or for the maintenance of which you are responsible.

### **Sub-Section 2 – Unsatisfied Damages**

If **you** are awarded damages and costs by any Court of Law in the United Kingdom, the Isle of Man or the Channel Islands for bodily injury or loss or damage to property **We** will pay the outstanding amount of the Award provided that:

1. The judgment is not subject to an Appeal pending and remains unsatisfied in whole or not part three months after the date of the Award.
2. The costs have either been summarily assessed or subjected to a detailed assessment by the courts or in the opinion of CTI are reasonable and
3. The bodily injury or loss or damage occurred in the United Kingdom, the Isle of Man or the Channel Islands.
4. **You** would have been covered by this Sub-Section had the position of **you** and the responsible party been reversed.
5. **You** agree to allow CTI to enforce any rights and remedies which **we** will become entitled to upon making payment.

### **Sub-Section 3 - Liability to Domestic Employees**

**Applies only if Section 2 (Contents) has been chosen**

#### **What is Covered**

Any amount that **you** become legally liable to pay as damages for bodily injury (including death) to any person under a contract of service with **you** solely for private domestic duties arising out of and in the course of such person's employment by **you** and happening anywhere in the world.

**We** will also pay legal costs and expenses recoverable by any claimant and all costs and expenses agreed with CTI in writing.

If **you** die **your** legal personal representatives will have the benefit of this Section for liability incurred by **you** for an event covered by this Section.

#### **What is Not Covered**

CTI will not pay more than £10,000,000 for damages including legal costs and expenses for any claims arising from one event under Sub-Section 3.

## SECTION 4 – 'ALL RISKS'

### Insurance for Valuables, Money and Personal Effects

If applicable - indicated in the Schedule

CTI will not pay more in total than the 'All Risks' sum insured for any one claim.

The following limits apply:

for Money - £500

for credit cards - £500

for any one article - £250 unless otherwise specially agreed and noted in the **schedule**.

#### What is Covered

1. Loss or damage to Valuables, Money and Personal Effects belonging to **you** whilst
  - (a) anywhere in Europe, Jordan, Madeira, the Canary and Mediterranean Islands and those countries bordering the Mediterranean (the European Area) or
  - (b) anywhere in the world for up to 60 days during any period of insurance
  
2. Liability under the terms of any credit card or cash dispenser card as a direct result of its unauthorised use by any person not related to or residing with **you**.

#### What is Not Covered

1.
  - (a) Mechanically propelled vehicles, watercraft, aircraft, caravans and trailers
  - (b) parts, accessories, tools, fitted radios and cassette players for the things excluded in (a) above
  - (c) camping equipment
  - (d) tools
  - (e) contact lenses
  - (f) documents
  - (g) plants
  - (h) animals
  - (i) property primarily used for business purposes
  - (j) loss or damage caused by any process of cleaning, restoring, altering or repairing wear and tear and any other gradually operating cause or moth, vermin or insects
  - (k) breakage of glass (other than lenses) or articles of a brittle nature (other than jewellery) or mechanical or electrical breakdown or derangement
  - (l) depreciation in value or consequential loss.
  - (m) the first £50 of each and every claim
  
2.
  - (a) Any loss unless **you** have complied with the terms and conditions of the issuing authority
  - (b) shortages due to error or omission
  - (c) Losses not reported to the Police
  - (d) Losses of credit cheque guarantee and cash cards not reported to the card issuing company within 24 hours of discovery

## SECTION 5 – FROZEN FOOD

### If applicable - indicated in the Schedule

The amount payable hereunder shall not exceed in respect of any claim the sum insured indicated in the schedule.

#### What is Covered

CTI will pay for loss or damage to food in the cold chamber of any refrigerator or deep-frozen cabinet caused by rise or fall in temperature or contamination by refrigerant or refrigerant fumes.

The refrigerator or deep freeze cabinet must be

- (a) in the building
  
- (b) owned by **you** or **your** responsibility

#### What is Not Covered

Loss or damage caused by

- (a) a deliberate act of the supply authority or the withholding or restricting of power by the authority
- (b) strike, lock-out or industrial dispute.

## GENERAL CONDITIONS

### MAKING A CLAIM

#### You Should

1. Comply with **your** responsibilities shown on 'Your Responsibilities' Section
2. Check that the cause of the loss or damage is covered. The policy contains details of what is covered, what is not covered and how claims are settled.
3. Complete the claim form obtainable from **your** insurance adviser or CTI office.
4. Obtain estimates as soon as possible for repairing the damage. Any temporary repairs necessary to make **your** home weatherproof (if, for example, the roof has been damaged) can be put in hand immediately, but retain the bills as the cost may well form part of **your** claim. However, **we** should be given an opportunity of inspecting the damage before permanent repairs are commenced.
5. If someone is holding **you** responsible for damage to their property or for bodily injury to them it is most important that **you**
  - (a) provide us with full details in writing and send us any letter or other document as soon as is reasonably possible
  - (b) send us any letter of claim or claims form served on **you** or any member of **your** family immediately upon receipt

#### We will

1. Where necessary, arrange for someone to call as soon as possible.
2. In other cases let **you** know if **we** need any more information.

### Cancellation

**We** may cancel this Policy by sending 7 days notice in writing to your last known address and you shall be entitled to a return of premium corresponding to the unexpired period of insurance for which premium has been paid. An administration charge may be made if cancellation occurs in the first year.

If you have elected to pay by monthly direct debit and the initial premium is not paid then this **policy** will be considered void. If one or more premiums have been paid non-payment of any subsequent premium on the date it falls due will give us the right to cancel the policy with effect from that date.

### Cooling-off period

If you are a 'consumer' (deemed to be: an individual entering into an insurance contract wholly or mainly for purposes unrelated to his or her trade, business or profession or a micro-enterprise being an enterprise employing less than 10 persons and a turnover or annual balance sheet that does not exceed €2 million), you have the right to cancel this insurance policy within 14 days of receiving the policy documentation and receive a full refund of any premium paid, provided that there have been no claims

either paid, reported or outstanding. For the purposes of this cancellation clause, it will be deemed that you will have received the policy document upon the day following the date it was posted to you by first class post.

If you do cancel this insurance within the initial 14 day period, then no cover will have been in place from the date of inception, as specified in the schedule, and no liability whatsoever shall attach to the company in respect of the policy.

#### **Additional Condition Applicables to this Policy**

It is a condition precedent to the liability of the **company** that all external doors and windows in the home are shut and secured closed by their normal method of fastening when the home is unattended by the insured and authorised persons

#### **Sanctions**

The company shall not provide any benefit under this policy to the extent that such cover or claim payment would expose us to any sanction, prohibition or restriction under the trade or economic sanctions, laws and regulations of the United Kingdom, European Union or United States of America or under the United Nations Resolutions.

## GENERAL EXCLUSIONS

### Exclusions -These apply throughout the policy

1. **We** will not pay for
  - i. any loss or damage or liability occasioned by or happening through
    - (i) riot or civil commotion outside the United Kingdom, the Isle of Man or the Channel Islands
    - (ii) confiscation or detention by customs or other officials or authorities
  - ii. loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

### Exclusion 1 does not apply to Section 3 - Liability

2. We will not pay for
  - i.
    - (i) loss or damage to any property or any loss or expense resulting or arising there from or any consequential loss
    - (ii) any legal liability directly or indirectly caused by or contributed to by or arising from ionising
    - (iii) radiations or contamination by radio-activity from an irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel the radio-active, toxic, explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component
  - ii. any loss, damage or liability occasioned by or happening through war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
3. The **company** shall not be liable for any loss or damage caused by an Act of Terrorism. For the purpose of this exclusion, Act of Terrorism is defined as an act or acts including but not limited to the threat of force and/or violence or harm to life or property through the use of biological, chemical and/or nuclear force and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
4. Notwithstanding any provision to the contrary this **policy** excludes any actual or alleged damage, legal liability, injury, costs and expenses - including but not limited to any cost to clean up, detoxify, remove, monitor or test - and any other sum of any nature whatsoever directly or indirectly caused by, contributed to by, resulting from, originated by, attributable to or occurring concurrently with a **communicable disease** or the fear or threat (whether actual or perceived) thereof.

The presence of a person or persons at the home that is/are possibly or actually infected with a **communicable disease** shall not constitute damage, whether physical or otherwise, or give rise to your legal liability or any costs of expenses in any way.

For the purpose of this **exclusion**, a **communicable disease** means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- i. the substance or agent includes but is not limited to a virus bacterium parasite or other organism or any variation thereof whether deemed living or not and
- ii. the method of transmission includes but is not limited to airborne transmission bodily fluid transmission from or to any surface or object solid liquid or gas or between organisms and

- iii. the disease substance or agent can cause or threaten damage injury or illness to human health or human welfare or can cause or threaten damage to deterioration of loss of value of marketability of or loss of use of property

Provided that:

- (i) where we are alleging that this exclusion applies then the burden in proving to the contrary lies with you;
- (ii) this exclusion applies to all sections of this Policy except those (where available and insured) noted below:
  - i) Sub-Section 3 – Liability to Domestic Employees; but any circumstance where compulsory insurance of liability to any employee is required by statute but the limit of indemnity shall be reduced to the minimum amount as required by law.

5. This **policy** excludes any damage loss liability claim cost expense of whatsoever nature directly or indirectly caused by contributed to by resulting from arising out of or in connection with:
  - i. a **cyber loss**
  - ii. any loss of use reduction in functionality erasure corruption alteration repair replacement restoration research engineering or reproduction of any **data** including any amount pertaining to the value of such **data** regardless of any other cause or event contributing concurrently to or in any sequence to.

Provided that:

- (a) this exclusion applies to all sections of this **policy** except (where available and insured) Sub-Section 3 – Liability to Domestic Employees.

Notwithstanding i. and ii. above, this **policy** covers the cost to repair or replace a **computer system** including any consequential loss following **damage** insured under this **policy** directly occasioned by or resulting from fire, explosion, lightning, theft or attempted theft, accidental damage (where insured), escape of water, vehicle or aircraft impact, earthquake, falling objects, windstorm, flood and hail.

For the purpose of this Exclusion:

**Cyber loss** means any **cyber act** or **cyber incident** including but not limited to any action taken in controlling preventing suppressing or remediating any **cyber act** or **cyber loss**

**Cyber act** means:

- (a) one or a series of unauthorised malicious or criminal acts or instructions regardless of time and place or the threat or hoax thereof involving access to processing of transmission of use of or operation of any **data** and/or **computer system**
- (b) the transmission or impact of any virus, meaning a corrupting instruction that propagates itself via a **computer system** or network

**Cyber incident** means:

Any misuse, error or omission or series of related errors or omissions involving:

- (a) access to processing of use of or operation or availability of any **data** and/or **computer system** or any reductions in the functionality of or partial or total unavailability or failure or series of related partial or total unavailability or failures to access process use or operate any **computer system**
- (b) any use of electronic networks including but not limited to the internet and private networks intranets extranets electronic mail worldwide web social media and similar medium carried out by you or by any person, partnership firm or company acting for you or on your behalf

## SAFETY PRECAUTIONS

These do not form part of the **policy** wording but are for your guidance.

### Fire

**Smoke detectors** save lives. Protect your home and family by installing a detector which senses the smoke from developing fires and sounds a loud warning alarm.

Protect open fires and heaters with guards especially if young children are about or if you are airing clothes.

Ensure that any oil heaters you buy comply with the current British Standard. Have your chimneys swept regularly if you use open fires.

Ensure you comply with maker's instructions if you use electric blankets.

Do not leave a pan of fat unattended on the cooker; if it catches fire do not use water - smother it with a fire blanket or a damp cloth.

Do not let children play with matches or fire.

Check electrical plugs and leads regularly and do not overload electrical circuits.

### Burst Pipes

Protect all exposed water pipes with proper lagging.

If a pipe freezes despite precautions, thaw it out slowly using hot water bottles or cloths soaked in hot water.

Blow-lamps can be dangerous in unskilled hands.

### Theft

Make sure you have good quality locks fitted to your entrance doors and all accessible windows.

Take advantage of our premium discount.

When you go out, lock all doors and secure all windows. It is a good idea after dark to leave a light on but preferably not the hall light.

Do not leave the keys under the mat or inside the letter box or anywhere they can be easily found.

Do not keep large sums of money at home.

Do not leave valuable property in unattended vehicles.

Photographs of valuables or copies of valuations are helpful in the event of theft or loss.

### Unoccupancy

e.g. holidays, business trips etc

When you go away advise the police / neighbours and stop the milk and newspapers.

If you go away during the winter, leave the central heating system switched on and maintained in operation or turn off the water supply and drain the system.

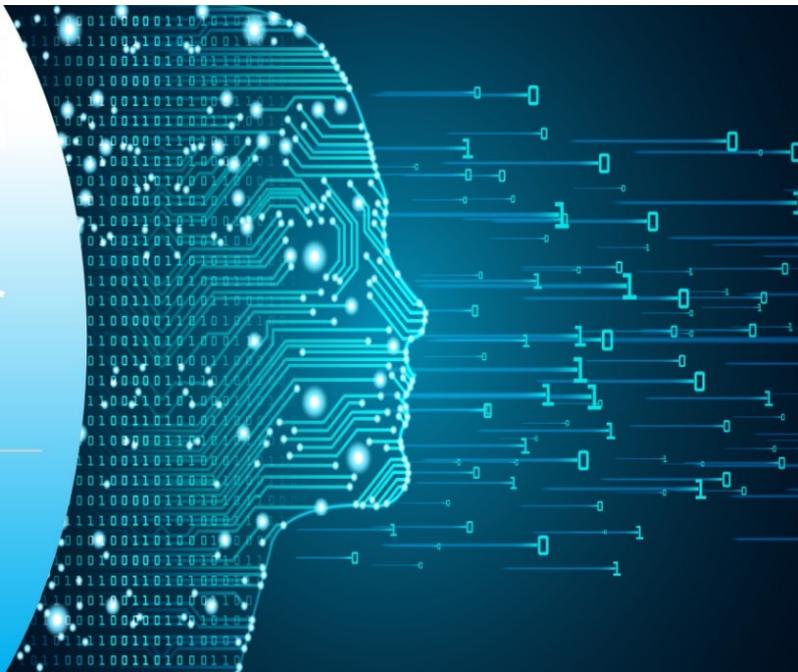
## ADDITIONAL BENEFITS - CYBERSCOUT

Working in partnership with Cyberscout, your policy includes access to bespoke cyber protection support and relevant educational services to help you avoid becoming a victim of a cyber incident. The details of how to access this service can be found on your policy schedule.



Personal Cyber Assistance

In Partnership with Cyberscout





## CONTENTS GUIDE

- 2 Cyber Landscape
- 3 General Cyber Information
- 4 Services Overview
- 5 Examples of Resolution Services
- 7 Cyber Education for Individuals & Families
- 8 How to get our Help
- 9 Glossary of Cyber Terms

### Cyber Landscape



Between 45-50% of all illicit trading of personal information from stolen credit card info to usernames and passwords can be traced back to breaches of social media platforms.

In the first 6 months of 2019, 4.1 billion personal records were exposed via data breaches.

Cybercrime in the UK and Japan rose significantly in 2018 (30% and 31%) and are continuing upward trajectory. (Accenture Security Report)

84% of ID fraud cases are through online application channels (The Fraudscope, 2018, CIFAS)

The most targeted age group for social engineering are over 60 (The Fraudscope, 2018, CIFAS)

Social media-enabled cybercrimes generate \$3.25 billion in global revenue per year (Bromium & McGuire)



In today's digital age, individuals and families face increasing risk of digital fraud and theft.

Your insurance policy includes access to innovative market leading cyber protection services.

While cyber incidents involve the technology component, they are often not without an element of human risk.

Cybercriminals often use human tactics to trick victims into providing credentials and personal information to access accounts online. This is why having live, personal services is so important. Our personal cyber services go above and beyond standard software solutions.



You may find detailed definitions of these terms in the Glossary on pages 9-11



Call the Resolution Centre 24/7 any time of day to learn how to protect from cyber incidents before they happen: **08000608751**

Access our Cyber Education Portal to stay up to date on the latest cyber protection tips

Learn today's best practices to protect against identity theft and fraud.

When things go wrong, a dedicated specialist will stay with your case from first call to resolution.

We will walk you through the process of acquiring your credit report to ensure all your credit details are accurate.

We will help you notify the appropriate organisations to ensure you are protected, including banks, credit card companies, government agencies, police report filing, social media platforms, and more.

We document all information and materials throughout the case to ensure you have all the evidence needed.

Multiple languages available with the Resolution Centre





5

Type of Cyber Event	Example Scenario	Examples of Personal Cyber Guidance Provided by our Resolution Center
Identity Theft	Customer receives a collections notice informing them that unbeknownst to them, a business was set up in their name and is overdue thousands of pounds in merchant credit.	<ul style="list-style-type: none"> <li>• Assist with notification of credit bureaus</li> <li>• Investigate if bank/credit card company will reimburse</li> </ul>
Financial Fraud/Fund Transfer Fraud	Customer receives scam phone call and is tricked into divulging their personal account information. Funds are transferred out of their account without their permission.	<ul style="list-style-type: none"> <li>• Assist with cancellation/freezing of accounts until situation has been resolved</li> <li>• Investigate if bank/credit card company will reimburse lost funds</li> <li>• Investigate if further security can be placed on account moving forward</li> <li>• Assist with changing passwords on all accounts</li> </ul>

Please note that some resolutions may incur a charge if additional services are required e.g. expert technical support, legal support



6

Online Retail Fraud	Customer finds a great deal on a new car online. They send funds as a deposit with no follow up from seller, and discover it was a false listing.	<ul style="list-style-type: none"> <li>• Assist with contacting retailer or online platform</li> <li>• Assist with changing passwords to secure shopping/sales account</li> <li>• Contact credit cards and/or Paypal, etc. to confirm if charge was processed</li> <li>• Assist with contacting law enforcement if appropriate</li> </ul>
Ransomware Support & Recovery	Customer is locked out of their computer or mobile device and receives a message demanding payment for it to be unlocked. Their information is fully encrypted.	<ul style="list-style-type: none"> <li>• Determine severity of situation and advise on immediate steps</li> <li>• Advise to disconnect computer or device from network</li> <li>• Determine if there are backups available and if they can be accessed</li> <li>• Engage IT forensic experts as needed</li> </ul>
System Compromise	Customer's data is lost or destroyed due to ransomware, phishing, keystroke loggers, etc.	<ul style="list-style-type: none"> <li>• Confirm system compromise has occurred and gather information (device type, operating system, etc.)</li> <li>• Assist with contacting law enforcement</li> </ul>
Extortion & Reputational Damage (Social Engineering, Cyber Bullying, etc.)	Customer is being blackmailed online with private photos and videos.	<ul style="list-style-type: none"> <li>• Assistance with filing report</li> <li>• Assistance collecting evidence</li> <li>• Liaising with bank</li> <li>• Engage IT forensic experts</li> </ul>
Liability Exposure Support	Customer has had legal action taken against them or needs to take legal action as a result of a cyber incident	<ul style="list-style-type: none"> <li>• Confirm a liability situation exists and the customer requires legal assistance</li> <li>• Assist with filing a claim for external legal costs as needed</li> </ul>

Please note that some resolutions may incur a charge if additional services are required e.g. expert technical support, legal support



## Cyber Education for Individuals & Families



### Minimise Your Risk

Learn about the best ways to minimize your risk and help protect your personal information

Knowledge Centre

We provide “Knowledge Centres” which are online portals that provide content and educational information to help you avoid becoming a victim of fraud.

[Access the Portal](#)

[Chinataiping.mycybercentre.com](http://Chinataiping.mycybercentre.com)



### Feel Safe

With our Cyber Services, you will receive valuable educational resources and tools that help you better understand your data risk and take steps to prepare for a cyber incident.

If you are affected by an incident, you will have unlimited access to a hotline to call for support in determining the extent of the incident, guidance on remediation and complete support.

## How to get our Help

### Access our services

- ❖ Call our 24/7/363 hotline on **08000608751** and talk to one of our specialists
- ❖ Go online to access our dedicated educational portal:

[Chinataiping.mycybercentre.com](http://Chinataiping.mycybercentre.com)

## GLOSSARY OF CYBER TERMS

<b>Account takeover</b>	<ul style="list-style-type: none"> <li>A form of identity theft where a fraudster illegally uses bots (autonomous programs) to get access to a victim's bank, e-commerce site, or other types of accounts. A successful account takeover attack leads to fraudulent transactions and unauthorized shopping from the victim's compromised account.</li> </ul>
<b>Cyber Attack</b>	<ul style="list-style-type: none"> <li>An attempt by hackers to damage or destroy a computer network or system – malware, phishing, denial of service, ransomware.</li> </ul>
<b>Cyber Bullying</b>	<ul style="list-style-type: none"> <li>A form of bullying or harassment using electronic means. Cyberbullying and cyber harassment are also known as online bullying. Online bullying is targeted, deliberate and consistent. It has become increasingly common, especially among teenagers.</li> </ul>
<b>Extortion and Reputation Damage</b>	<ul style="list-style-type: none"> <li>A crime in which one person forces another person to do something against his will, generally to give up money or other property, by threat of violence, property damage, damage to the person's reputation, or extreme financial hardship. Extortion involves the victim's consent to the crime, but that consent is obtained illegally.</li> </ul>
<b>Financial Fraud</b>	<ul style="list-style-type: none"> <li>A deliberate deceit involving financial transactions for the purpose of personal gain and that results in a financial loss for the victim. The fraud can be committed either online, in person or via correspondence.</li> </ul>
<b>Hacker (white hat, gray, black)</b>	<ul style="list-style-type: none"> <li>A hacker is an expert at programming and solving problems with a computer or at gaining access to information on a computer. Not all hackers are malicious. Many companies hire white hat hackers to test or challenge their information systems and to highlight security failings that require safeguarding. A grey hat hacker is a computer hacker or computer security expert who may sometimes violate laws or typical ethical standards but does not have the malicious intent typical of a black hat hacker. Black hat hackers are responsible for writing malware, which is a method used to gain access to computer systems. Their primary motivation is usually for personal or financial gain, but they can also be involved in cyber espionage, protest or perhaps are just addicted to the thrill of cybercrime.</li> </ul>

9

<b>Identity Theft</b>	<ul style="list-style-type: none"> <li>The deliberate use of someone else's identity, usually as a method to gain a financial advantage or obtain credit and other benefits in the other person's name, and often to the other person's disadvantage or loss.</li> </ul>
<b>Liability</b>	<ul style="list-style-type: none"> <li>One of the most significant words in the field of law, liability means legal responsibility for one's actions or omissions. A liability, in general, is an obligation to, or something that you owe somebody else.</li> </ul>
<b>Mail fraud</b>	<ul style="list-style-type: none"> <li>A person commits mail fraud when they are involved in the mailing of something associated with fraud. Mailing contracts, receipts, and communications regarding a fraudulent deal could all be classified as mail fraud. Also includes mail sent through private and commercial carriers and also electronically through emails.</li> </ul>
<b>Online Retail Fraud</b>	<ul style="list-style-type: none"> <li>A type of fraud or deception which makes use of the Internet and could involve hiding of information or providing incorrect information for the purpose of tricking victims out of money, property, and inheritance. Goods or services are offered at cheap prices but are never shipped or provided. The payments are, of course, kept.</li> </ul>
<b>Malware</b>	<ul style="list-style-type: none"> <li>Malware is the collective name for a number of malicious software variants, including viruses, ransomware and spyware. Malware typically consists of code developed by cyber attackers, designed to cause extensive damage to data and systems or to gain unauthorized access to a network. The user is fooled into running an infected software or operating system for the malware to spread.</li> </ul>
<b>Pharming</b>	<ul style="list-style-type: none"> <li>The fraudulent practice of directing Internet users to a bogus website that mimics the appearance of a legitimate one, in order to obtain personal information such as passwords, account numbers, etc.</li> </ul>
<b>Phishing</b>	<ul style="list-style-type: none"> <li>The fraudulent practice of sending emails purporting to be from reputable companies in order to persuade or fool individuals to reveal personal information, such as passwords and credit card numbers. Some phishing scams can target organizational data in order to support espionage efforts or state-backed spying on opposition groups.</li> </ul>

10

<b>Ransomware</b>	<ul style="list-style-type: none"> <li>• A type of malicious software designed to block access to a computer system until a sum of money is paid. It works by encrypting user data until the correct decryption key has been entered. It is usually downloaded unwittingly by clicking on an email link or a deceptive web link.</li> </ul>
<b>Social Engineering</b>	<ul style="list-style-type: none"> <li>• In the context of cybercrime, social engineering is the use of deception to manipulate individuals into divulging confidential or personal information that may be used for fraudulent purposes.</li> </ul>
<b>Systems/Data compromise</b>	<ul style="list-style-type: none"> <li>• A nice way of saying that someone or something has maliciously broken into your computer system without your knowledge or permission. It means that you can't trust the integrity of any file (program, document, spreadsheet, image, etc.) on your computer. Cardholder data compromise occurs when a merchant's payment system is accessed maliciously, and cardholder account information is stolen.</li> </ul>
<b>Spoofing</b>	<ul style="list-style-type: none"> <li>• In the context of information security, and especially network security, a spoofing attack is a situation in which a person or program successfully identifies as another by falsifying data, to gain an illegitimate advantage. Can apply to emails, phone calls, and websites, or can be more technical, such as a computer spoofing an IP address, Address Resolution Protocol (ARP), or Domain Name System (DNS) server.</li> </ul>
<b>Spyware</b>	<ul style="list-style-type: none"> <li>• Unwanted software that infiltrates your computing device, stealing your internet usage data and sensitive information. Spyware is classified as a type of malware — malicious software designed to gain access to or damage your computer, usually without your knowledge. Spyware is used for many purposes.</li> </ul>
<b>Two-factor authentication (2FA)</b>	<ul style="list-style-type: none"> <li>• An authentication method in which a computer user is granted access only after successfully presenting two or more pieces of evidence to an authentication mechanism: knowledge, possession, and inherence. This could be a password, telephone access, fingerprint or facial recognition or a secret question about yourself to answer. 2FA is a type of multi-factor authentication.</li> </ul>

## ENDORSEMENTS

Only operative if indicated on the **schedule**

### HA1 - Increased Excess

Wherever the **insured** is made responsible for the first part of any claim (**excess**) (except claims due to **subsidence, landslip** or **heave** for which the **insured** is responsible for the first £1,000 or other amount endorsed hereon) arising hereunder such **excess** amount is increased to £100.

### HA2 - Increased Excess

Wherever the **insured** is made responsible for the first part of any claim (Excess) (except claims due to **subsidence, landslip** or **heave** for which the **insured** is responsible for the first £1,000 or other amount endorsed hereon) arising hereunder such **excess** amount is increased to £200.

### HA3 - Increased Excess

Wherever the **insured** is made responsible for the first part of any claim (**excess**) (except claims due to **subsidence, landslip** or **heave** for which the **insured** is responsible for the first £1,000 or other amount endorsed hereon) arising hereunder such **excess** amount is increased to £250.

### HA4 - Alarm Condition and Protections

It is a condition precedent to liability of this **insurance** that for any damage due to **theft** or attempted theft from the home when the home is unattended by the Insured and or any authorised persons:

- (A) at the time of the loss destruction or damage all external doors and windows in the home are shut and secured closed by their normal methods of fastening and the intruder alarm in the Insureds home is set and its keys/code removed from the home
- (B) the intruder alarm including its methods of signalling:
  - (1) is in accordance with the alarm specification notified to the **company**
  - (2) is in thorough working order
  - (3) is maintained and regularly inspected by the installing or approved company
  - (4) was tested and set immediately before the home was left unattended
- (C) at the time of the loss destruction or damage the police have not in writing refused to respond to any alarm calls resulting from activation of the intruder alarm in the **insured** home.

### HA5 - Protection Condition

It is a condition precedent to liability of this **insurance** for any loss destruction or damage due to **theft** or attempted theft from the home when the home is unattended by the **insured** and or authorised persons that at the time of the loss destruction or damage all external doors and windows in the home are shut and secured closed by their normal methods of fastening.

### HA6 - Increased Excess for Flat Roof

The **insured** shall be responsible for the first £500 (Five Hundred Pounds) of each claim for loss destruction or damage arising in connection with the flat roof of any **buildings** insured hereby.

## PRIVACY AND YOUR PERSONAL INFORMATION

China Taiping Insurance (UK) Co Ltd are the data controller (as defined by the UK Data Protection Act 2018 and all applicable laws which replace or amend it, including the General Data Protection Regulation) in respect of this contract of insurance. **We** may obtain, collect and process **your** personal information for the purposes of entering into and performing **our** insurance contract with **you**.

For full details of what data **we** collect about **you**, how **we** use it, who **we** share it with, how long **we** keep it and **your** rights relating to **your** personal data, please refer to **our** [Privacy Notice](#) which is available on **our** website at: <https://uk.cntaiping.com/uk-privacy/>

If **you** do not have access to the Internet, please write to **our** Data Protection Officer (at the address shown below) with **your** name and address and a copy will be sent to **you** in the post.

In summary, **we**, may, as part of **our** agreement with **you** under this contract, collect personal information about **you**, including:-

- Name, address, contact details, date of birth and cover required
- Financial information such as previous credit history, bank details
- Details of any previous insurance claims.
- Information for Employers' Liability Database records (if Employers' Liability insurance is included)

**We** may also collect sensitive personal information about **you**, and any additional people who **you** wish to be insured under the policy, including medical records to validate a claim should **you** be claiming for sickness or an accident.

**We** collect and process **your** personal information for the purpose of insurance and claims administration.

Telephone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

**Your** personal information may be shared with third parties which supply services to us or which process information on **our** behalf (for example, premium collection and claims validation, or for communication purposes related to **your** cover). **We** will ensure that they keep **your** information secure and do not use it for purposes other than those that **we** have specified in **our** [Privacy Notice](#).

Some third parties that process **your** data on **our** behalf may do so outside of the European Economic Area ("EEA"). Where such transfers occur, **we** ensure that they do not occur without **our** prior written authority and that an appropriate transfer agreement is put in place to protect **your** personal information to an equivalent standard to that found in the EEA.

**We** will keep **your** personal information only for as long as **we** believe is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

**We** will share **your** information if **we** are required to by law. **We** may share **your** information with enforcement authorities if they ask us to, or with a third party in the context of actual or threatened legal proceedings, provided **we** can do so without breaching data protection laws.

If **you** have any concerns about how **your** personal data is being collected and processed, or wish to exercise any of **your** rights detailed in **our** [Privacy Notice](#), please contact **our** Data Protection Officer at:-

China Taiping Insurance (UK) Co Limited;  
2, Finch Lane, London EC3V 3NA  
E-mail: [dataprotectionofficer@uk.cntaiping.com](mailto:dataprotectionofficer@uk.cntaiping.com)  
Tele: (0044) (0)20 7839 1888

**London Office**

2 Finch Lane, London EC3V 3NA

Telephone: 020 7839 1888 Facsimile: 020 7621 1202

**Manchester Office**

Manchester One, 53 Portland Street, Manchester M1 3LD

Telephone: 0161 236 2631 Facsimile: 0161 237 9171