











Contents

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About Your Policy

Understanding and using your policy

This policy has been issued by Accelerate Underwriting Limited on behalf of Royal & Sun Alliance Insurance Ltd in the United Kingdom.

This section 'About your policy' does not form part of the legal contract between you and us. It includes information which will help you to understand and use your policy.

Insurance policies can be difficult to understand so **we** have tried to make this policy easy to read. Some words have a special meaning in your policy and these are listed and explained on page 8 and 9 'Words with special meanings'. From now on whenever a word with a special meaning is used it will be printed in **bold** type.

Your policy is in two parts – the policy wording and the schedule.

The policy wording explains what is and what is not covered, how **we** settle claims and other important information.

The schedule shows which sections of the policy wording apply, the limits to the cover and the premium. Please keep **your** schedule with the policy wording.

We will send **you** a new schedule whenever **you** or **we** make a change to the insurance.

Once **you** have received **your** policy **you** will have 14 days to make sure the cover is exactly what **you** need. If it isn't, **you** can send back **your** documents and ask **us** to make any necessary changes. Alternatively, **you** can request cancellation of the policy and **you** will receive a full refund of premium, as long as no claim has been made and **your** contract to purchase the **property** insured has not completed.

If **you** have any questions please contact **us**

What to do if you have a complaint

Our commitment to customer service

We are committed to going the extra mile for **Our** customers. If **You** believe that **We** have not delivered the service **You** expected, **We** want to hear from **You** so that **We** can try to put things right. **We** take all complaints seriously and following the steps below will help **Us** understand **Your** concerns and give **You** a fair response.

HOW TO COMPLAIN

Please quote **Your** policy number and claim reference (if applicable) in all correspondence so that **Your** concerns may be dealt with speedily.

If **You** are unhappy with any element of the cover we provide or any aspect of our service or have a cause for complaint, please, in the first instance, contact Bickers Insurance Services Limited

If **You** are still unhappy after the Bickers Insurance Services review, then contact:

Subject	Contact
Claim	Please contact RSA: Post: RSA Customer Relations Team PO Box 255 Wyndham NR14 8DP Email: crt.halifax@uk.rsagroup.com
All other matters	Please contact the Managing Director at Accelerate Underwriting Ltd: <ul style="list-style-type: none">▪ Post - 3rd Floor, 153 Fenchurch Street, London, EC3M 6BB▪ Email - complaints@accelerate-underwriting.com A full copy of Accelerate's complaints procedure will be issued to You when Accelerate provide a written acknowledgment of Your complaint.

Alternatively, **You** can ask Bickers Insurance Services to refer the matter on for **You**.

COMPLAINTS PROCESS

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep **You** informed of progress
- Do everything possible to resolve **Your** complaint
- Use the information from **Your** complaint to proactively improve our service in the future.

Once **Your** complaint is reviewed, a final decision will be issued in writing within 8 weeks of the date **Your** complaint is received.

IF YOU ARE STILL NOT HAPPY

If **You** are still unhappy after our review, or **You** have not received a written offer of resolution within 8 weeks of the date we received **Your** complaint, **You** may be eligible to refer **Your** case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

- Post: Financial Ombudsman Service, South Quay Plaza. 183 Marsh Wall, London E14 9SR
- Telephone: 0800 0234567 (for landline users) or 0300 1239123 (for mobile users)
- Email: complaint.info@financial-ombudsman.org.uk
- Website: www.financial-ombudsman.org.uk

You have six months from the date of **Our** final response to refer **Your** complaints to the FOS. This does not affect **Your** right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

THANK YOU FOR YOUR FEEDBACK

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

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. If **We** are unable to meet **Our** financial obligations **You** may be entitled to **Compensation** from the scheme, depending on the type of insurance and the circumstances of the **Claim**.

For this type of insurance 90% of **Your Claim** is covered, without any upper limit. Further information about **Compensation** scheme arrangements is available at www.fscs.org.uk, and on 020 7741 4100, or 0800 678 1100.

How to make a claim

If **you** need to make a claim, what **you** need most of all is speedy, professional, practical help. That is exactly what **we** provide.

When an accident happens, **you** should instruct the **seller/occupier** of the **property** insured to take any immediate action necessary to protect the **property** from further damage, such as switching off the gas, electricity or water.

Call **our** claims helpline on the number shown on **your** schedule. Please have **your** policy number handy when **you** call. **we** will ask **you** to complete a claim form and provide **us** with further information and/or **we** may wish to arrange a visit and inspection.

To help **us** deal with **your** claim quickly, please read this policy booklet carefully, particularly the Claims conditions and Policy exclusions on pages 9 to 13 and 19 to 22.

Guidance when making a Building claim

Claim Notification

Conditions that apply to the policy and in the event of a claim are set out in **your** policy booklet. It is important that **you** comply with all policy conditions and **you** should familiarise **yourself** with any requirements.

Directions for claim notification are included under claims conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in the policy booklet.

Claims conditions require **you** to provide **us** with any reasonable assistance and evidence that **we** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your home** and mobile telephone numbers
- Contact details for the **seller** or **occupier** of the **property** or their agent so that **we** may arrange to inspect the **property** if **we** require
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses

This information will enable **us** to make an initial evaluation on policy liability and claim value. **we** may, however, request additional information depending upon circumstances and value, which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, pre-purchase surveys, or plans or deeds of the **property**
- Purchase dates and location of lost or damaged **property**
- For damaged **property**, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

Sometimes **we**, or someone acting on **our** behalf, may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

Preferred Suppliers

We take pride in the claims service **we** offer to **our** customers. **our** philosophy is to repair or replace lost or damaged **property**, where **we** consider it appropriate, and **we** have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where **we** can offer repair or replacement through a preferred supplier but **we** agree to pay **our** customer a cash settlement, then payment will normally not exceed the amount **we** would have paid **our** preferred supplier.

The Insurance Contract

This policy is a legal contract between **you** and us. The policy wording and schedule make one document and must be read together. Please keep them together.

The contract is based on the information **you** gave **us** when **you** applied for the insurance.

Our part of the contract is that **we** will provide the cover set out in this policy wording:

- for those sections which are shown on **your** policy schedule;
- for the **insurance period** set out on the same schedule.

Your part of the contract is:

- **you** must pay the premium as shown on **your** schedule for each **insurance period**;
- **you** must comply with all the conditions set out in this policy.

There are conditions of the insurance that **you** or **your family** will need to meet as **your** part of this contract on pages 9-10. The conditions set out the changes in circumstances that could affect **your** cover and when **we** would cancel **your** policy. Please take the opportunity to read the Policy Conditions.

If **you** do not meet **your** part of the contract, **we** may turn down a claim, increase the premium or **you** may find that **you** do not have any cover.

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live, or, if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or, if **you** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

Words with Special Meanings

This part of the policy sets out the words which have a special meaning. Each word is listed with the meaning explained below it and is printed in bold type whenever it appears in the policy.

Word	Meaning
Buildings	The insured property at the address shown on the schedule, fixtures and fittings, patios, paved terraces, footpaths, tennis courts, swimming pools, garden ponds, statues and fountains permanently fixed into the ground, drives, walls, fences, hedges and gates. Buildings does not include aerials and satellite receiving equipment, solar panels or any part of a solar panel installation.
Completion date	The point at which your contract to purchase the insured address shown on your insurance schedule is fulfilled and the title and possession of the property is transferred to you .
Excess	The first part of any claim which you must pay
Heave	The Upward and/or lateral movement on the site on which the buildings stand caused by swelling of the ground.
Home / property	The house or flat at the address shown on your schedule, its garages, greenhouses and outbuildings, all used for domestic purposes only.
Insurance period	The period shown on your schedule and any further period for which you have paid or have agreed to pay and we have accepted or have agreed to accept your premium.
Landslip	Downward movement of sloping ground
Seller/occupier	The person or persons selling the property for which contracts have been signed and exchanged with you as the buyer
Subsidence	Downward movement of the site on which the buildings stand by a cause other than the weight of the buildings themselves
Unoccupied	When the home is not lived in by the occupier . Lived in means slept in regularly.
We/our/us	Royal & Sun Alliance Ltd
You/your/policyholder	The person named as policyholder and any joint policyholders as shown on your schedule.

Conditions and Exclusions

Policy Conditions

These are the conditions of the insurance **you** will need to meet as **your** part of this contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

Changes in your circumstances

Using the address on the front of **your** schedule, **you** must tell **us** within 30 days as soon as **you** know about any of the following changes:

- someone other than **the seller** is going to live in **your home**;
- **your home** is going to be **unoccupied**;
- The **home** is going to be used for short periods each week or as a holiday **home**;
- work is to be done on the **home** which is not routine repair, maintenance or decoration for example, any structural alteration or extension to the **home**;
- **you** have received a conviction for any offence except for driving;
- any part of the **home** is going to be used for any trade, professional or business purposes;

We may reassess **your** cover, terms and premiums when **we** are told about changes in **your** circumstances. If **you** do not tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, a claim might be rejected or a payment could be reduced. In certain circumstances **your** policy might be invalid, and **you** may not be entitled to a refund of premium.

Fraud

If dishonesty or exaggeration is used by **you** or anyone acting on **your** behalf to obtain:

- a claims payment under **your** policy; or
- cover for which **you** do not qualify; or
- cover at a reduced premium;

all benefits under this policy will be lost, the policy may be invalid, **you** may not be entitled to a refund of premium and legal action may be taken against **you**.

Transferring your interest in the policy

You cannot transfer **your** interest in this policy to anyone else without **our** written permission.

Cancelling the Policy

Your right to cancel the policy within the statutory period

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

We will refund any premiums already paid, except when **you** have already made a claim under your policy. **We** will refund any premiums already paid, except when you have already made a claim under your policy or when your contract to purchase the property has already completed.

Cancellation by you after the first 14 days

You may cancel the contract by giving us 14 days notice in writing.

If you wish to cancel your policy please write to us at the address or call the number shown on your schedule.

If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current insurance

Where we cancel your policy

Please also refer to the Fraud condition on page 9 of this policy and to the Changes in **your** circumstances condition on page 9 of this policy.

We may also cancel the policy where **we** have identified serious grounds, such as;

- failure to provide **us** with information **we** have requested that is directly relevant to the cover provided under this policy or any claim;
- the use or threat of violence or aggressive behaviour against **our** staff, contractors or **property**;
- the use of foul or abusive language;
- nuisance or disruptive behaviour

We will contact **you** at **your** last known address and, where possible, seek an opportunity to resolve the matter with **you**. Where a solution cannot be agreed between **us**, **we** may cancel the policy by giving **you** 14 days notice.

This will not affect **your** right to make a claim for any event that happened before the cancellation date. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **insurance period**, provided no claim has been made during the current **insurance period**.

Financial sanctions

We shall not provide any cover or be liable to provide any indemnity, payment or other benefit under this **policy** to the extent that the provision of such cover, indemnity, payment or other benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States or other country of policy issue.

If any such resolution, sanction, law or regulation takes effect during the **period of insurance** **we** may cancel this **policy** immediately by giving **you** written notice at **your** last known address.

Other conditions

There are other conditions which relate to any claim **you** may make and these are shown on page 11 headed 'Claims conditions'. **You** should also refer to any conditions shown under individual sections of **your** policy.

Claims conditions

These are the claims conditions **you** and **your** family will need to keep to as **your** part of this contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

If anything happens which might lead to a claim, what **you** must do depends on what has happened. The sooner **you** tell **us** the better. In some cases, there are other people **you** must contact first. When an incident occurs which may result in a claim, **you** must also read the information on 'How to make a claim' on page 5.

You should also check the information on 'How **we** settle claims' under the section of **your** policy which covers the loss or damage, e.g. **buildings**.

What you must do

If there is an incident of theft, riot, a malicious act or vandalism at the **home**, tell the police immediately upon discovery and ask for a crime reference number and tell **us** as soon as **you** can, or in case of riot tell **us** immediately.

For all other claims, tell **us** as soon as **you** can.

You should do all **we** reasonably ask **you** to do to get back any lost or stolen **property**.

Do not throw away any damaged items before **we** have had a chance to see them, or carry out any non-emergency repairs before **we** have had a chance to inspect them.

To help **us** deal with **your** claim quickly, **we** may require additional information, which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, pre-purchase surveys, or plans or deeds of the **property**;
- Purchase dates and location of damaged **property**;
- For damaged **property**, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair.

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

Rights and responsibilities

We may need to get into a building that has been damaged to salvage anything **we** can and to make sure no more damage happens. **You** must help **us** to do this but **you** must not abandon the **property** to us.

You must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to make under this policy without **our** written permission. **we** have the right, if **we** choose, in **your** name but at **our** expense to:

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

You must provide **us** with any information and assistance **we** may require about any claim. **You** must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

When **you** call **us** **we** will advise **you** of **our** requirements, which will be either:

- ask **you** to get estimates for building repairs or replacement items; or
- arrange for the damage to be inspected by one of **our** Claims Advisors or an independent loss adjuster or other expert – their aim is to help **us** agree a fair settlement with **you**; or

- arrange for the repair or a replacement as quickly as possible.’

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

Other insurance

If **you** claim under this policy for something which is also covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **we** will only pay **our** share of any claim.

Policy exclusions

These exclusions apply to all the sections of **your** policy

This insurance does not cover:

Radioactive contamination

Any expense, legal liability or any loss or damage to **property** directly or indirectly caused by or contributed to by:

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

War risks

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

Sonic bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.

Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

- a sudden unexpected incident, or
- oil or water escaping from a fixed oil or fixed water installation,

and which was not the result of an intentional act, and, which occurs during any **insurance period**.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

Rot

Any loss, damage, liability, cost or expense of any kind caused by rot whether or not this is caused directly or indirectly by any other cover included in this insurance.

Date change and computer viruses

Any direct or indirect loss or damage caused:

- to equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
- by computer viruses.

Existing and deliberate damage

Any loss, damage, liability, cost or expense of any kind occurring, or arising from an event occurring, before the **insurance period** starts or caused deliberately by **you** or the **occupier**

Terrorism

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

For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

Wear and tear

Any loss, damage, liability cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

Defective construction or design

Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials.

Virus, Disease and Pandemic

Notwithstanding any provision to the contrary within the policy, the policy does not cover loss, destruction or damage, or any costs or expenses of whatsoever nature directly or indirectly occasioned by, arising from, caused by, happening through or in consequence of, or otherwise attributable to

- A) Coronaviruses
- B) Coronavirus disease (COVID-19)
- C) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)
- D) Any mutation of or variation of A), B) or C) above
- E) any infectious disease that is designated or treated as a pandemic by the World Health Organisation
- F) Any fear or anticipation of A), B), C), D) or E) above.

Buildings

This part of the policy sets out the cover **we** provide for **your buildings**, unless **your** schedule states 'Not insured under this policy'.

What is covered

Damage to the **buildings** caused by the following:

Fire, lightning, explosion, earthquake or smoke.

Storm or flood

Freezing of water in fixed water or fixed heating systems. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems.

Oil escaping from a fixed heating system

Riot, civil commotion

Malicious acts or vandalism.

Theft or attempted theft

What is not covered

- The **excess**
- Damage by smoke from air pollution

- The **excess**.
- Damage by frost.
- Damage to fences, hedges or gates.
- Damage caused by a rise in the water table (the level below which the ground is completely saturated with water).

- The escape of water **excess** shown on **your** schedule.
- Damage to the appliance or system which the water or oil escapes from unless freezing causes the damage.
- Damage by sulphate reacting with any materials from which the **home** is built.
- Damage by water escaping which results in **subsidence**, movement, settlement or shrinkage of any part of the **buildings** or of the land belonging to the **buildings**.

- The **excess**

- The **excess**
- Damage caused by the **occupier**

- The **excess**
- Damage caused by the **occupier**

What is covered

Subsidence or heave of the site on which the **buildings** stand or of land belonging to the **buildings**, or **landslip**

Only if cover is shown as 'included' on **your** policy schedule

Falling trees or branches

Falling aerials or satellite receiving equipment, their fittings or masts.
Impact involving vehicles, aircraft or anything dropped from them, or animals.

Accidental breakage of drains and pipes and accidental damage to cables and underground tanks which are used to provide services to or from the **home**, for which **you** are legally responsible.

What is not covered

- The **subsidence, heave** or **landslip excess** shown on **your** schedule.
 - Damage to patios, paved terraces, footpaths, tennis courts, swimming pools, garden ponds, statues and fountains permanently fixed into the ground, drives, walls, fences, hedges and gates unless the **home** is damaged by the same cause and at the same time.
 - Damage to solid floors or damage caused by solid floors moving, unless the foundations of the outside walls of the **home** are damaged by the same cause and at the same time.
 - Damage caused by structures bedding down or settlement of newly made up ground.
 - Damage caused by the coast or a riverbank being worn away.
 - Damage caused by or from demolition, alteration or repair to **your home**.
 - Damage caused by sulphate reacting with any materials from which **your home** is built.
-
- The **excess**
 - Damage to fences, hedges or gates
-
- The **excess**
 - The **excess**
 - Damage by pets
-
- Costs of clearing a blockage which has not resulted in physical damage to the drain, pipe, cable or tank itself.
 - Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life.
 - Damage by water escaping which results in **subsidence**, movement, settlement or shrinkage of any part of **your buildings** or of the land belonging to **your buildings**.
 - Damage by any cover listed elsewhere in the **Buildings** section and which is specifically excluded under that cover.
 - Damage caused by the coast or a riverbank being worn away.
 - Damage caused by or from demolition, alteration or repair to **your home**.
 - Damage caused by or from poor or faulty design, workmanship or materials.
 - Damage caused by sulphate reacting with any materials from which **your home** is built.

What is covered

Fees and related costs incurred in repairing or replacing damaged parts of **your buildings**, provided the damage is covered under **your** policy and subject to **our** prior agreement.

We will pay for:

- Architects, engineers, surveyors and legal fees;
- The cost of removing debris, demolition, shoring up or propping up and taking away any damaged parts of **your buildings**;
- the cost of meeting current building regulations, local authority or other statutory requirements or conditions provided that the damaged parts of **your buildings** are repaired or replaced

If the **home** is uninhabitable as a result of damage to the **buildings we** will pay:

- The additional cost of similar short-term accommodation for **your** family and also for any pets living with **you**.

Trace and Access

We will pay the cost of removing and replacing any part of the **buildings** necessary to repair a household heating or water system that has caused an escape of water or oil

How we settle claims

If **you** wish to claim under this section of **your** policy please follow the steps detailed in the 'How to make a claim' section (page 5). **You** should also read the Claims conditions and Policy exclusions on pages 9 to 13

What is not covered

- Any fees and costs **you** have to pay for preparing or furthering any claim.
- Fees and related costs incurred in meeting any building regulations, local authority or other statutory requirements or conditions if **you** were made aware of the need to meet them before the damage happened or these or any other fees or related costs apply to any undamaged parts of **your buildings**.
- Any costs for the period before the completion of the purchase contract
- Any costs **your** family would have to pay once the **home** becomes habitable again.
- Any costs **you** agree to pay without **our** written permission.
- The cost of alternative accommodation for anyone who is not a member of **your** family.
- Any costs arising from damage by any cover listed elsewhere in the **Buildings** section and which is specifically excluded under that cover.
- Any amount exceeding the limit shown on **your** schedule.
- The **excess**.
- Any amount exceeding the limit shown on **your** schedule in any one **insurance period**.

How we settle claims for buildings

We will pay for the cost of work carried out in repairing or replacing the damaged parts of the **buildings** and agreed fees and related costs.

The amount **we** will pay where repairs are carried out will not exceed the lesser of:

- The cost of the work had it been completed by **our** nominated contractor or
- The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors.

If the repair or replacement is not carried out, **we** will pay the lesser of:

- The decrease in market value of **your buildings** due to the damage
- The cost of the work had it been completed by **our** nominated contractor if the repair work had been carried out without delay
- The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors if the repair work had been carried out without delay.

All building repairs carried out by **our** preferred suppliers and insured under the **Buildings** section of this policy are guaranteed for 12 months in respect of quality of workmanship.

No allowance will be made for VAT when a cash settlement is made.

Where an **excess** applies, this will be taken off the amount of **your** claim.

If the **buildings** have not been kept in a good state of repair or if the sum insured at the time of the loss or damage is less than the cost of rebuilding all the **buildings** in the same way, size, style and appearance as when they were new, including fees and related costs, **we** will pay the cost of repairing or replacing the damaged parts of the **buildings** and **we** will, where appropriate, take off an amount for wear and tear.

The most **we** will pay for any one claim, including fees and related costs, is the amount it will cost **us** to repair the damage to **your buildings** in the same way, size, style and appearance as when they were new, but not more than the sum insured or any limits shown on **your** schedule.

We will not pay for:

- Loss of value resulting from repairs to or replacement of damage to **your buildings**;
- Replacing or changing undamaged parts of **your buildings** which belong to a set or suite or which have a common design or use, such as a bathroom suite or fitted kitchen units, when the damage is restricted to a specific part or clearly defined area.

HOW WE USE PERSONAL INFORMATION

DEFINITIONS

For the purposes of this section the following definition applies. Each word is listed with the meaning explained below and is printed in **CAPITALS** whenever it appears in this section.

WE/US/OUR

Accelerate Underwriting Ltd, 3rd Floor, 153 Fenchurch Street, London, EC3M 6BB and Royal & Sun Alliance Insurance Ltd, St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

YOUR PRIVACY

Your privacy is important to **US** and **WE** are committed to keeping it protected. **WE** have created this Customer Privacy Notice which will explain how **WE** use the information **WE** collect about you and how you can exercise **Your** data protection rights. This Privacy Notice will help you understand the following:

Why do we collect and use your personal information?

As an insurer, **WE** need **Your** personal information to understand the level of insurance cover you require. We'll use this information (e.g. **Your** name, address, telephone number and email address) to communicate with you and if you have agreed, to send you news and offers related to **OUR** products and services.

WE need to use **Your** information to create a quote for you, allowing you to buy insurance products from **US**. When buying a product from **US**, you'll also need to provide **US** with details about the items you wish to be covered by the insurance (e.g. car make and model, **Your** home).

WE may need to check information you have submitted with external companies/organisations (e.g. the DVLA, the Motor Insurance Database, credit reference agencies and criminal conviction checks.) When buying certain products, sometimes **WE** will ask for special categories of personal data (e.g. driving offences for motor insurance, medical records in case of injury).

Once you become a customer, we'll need to take **Your** payment details to set up **Your** cover. This could be direct debit, credit or debit card information. To service **Your Policy**, **WE** might contact you via **OUR** website, emails, telephone calls or post. When using these services **WE** might record additional information, such as passwords, online identifiers and call recordings.

For some of **OUR** products, **WE** may collect information through smart sensors to assess **Your** insurance needs (e.g. a black box installed in **Your** vehicle when you buy a telematics driving product, which collects and uses geo-location and driving behaviour data).

If you need to claim against **Your** insurance **Policy**, **WE** will need to collect information about the incident and this may be shared with other selected companies to help process the claim. If other people are involved in the incident, **WE** may also need to collect additional information about them which can include special categories of personal data (e.g. injury and health data).

In submitting an application to **US**, you may provide **US** with equivalent or substantially similar information relating to other proposed beneficiaries under the **Policy**. You agree that you will bring this Privacy Notice to the attention of each beneficiary at the earliest possible opportunity.

Data protection laws require **US** to meet certain conditions before **WE** are allowed to use **Your** personal information in the manner described in this Privacy Notice. To use **Your** personal information, **WE** will rely on one or more of the following grounds:

- **Performance of contract:** **WE** need to use **Your** personal information in order to provide you with the **Policy** (which is a contract of insurance between you and us), and perform **OUR** obligations under it (such as making payments to you in respect of a claim made under the policy).
- **Consent:** In certain circumstances, **WE** may need **Your** consent unless authorised by law in order to use personal information about you which is classed as "special categories of personal data". For marketing, you will always be given a choice over the use of **Your** data.
- **Necessity to establish, exercise or defend legal claim:** If you, or **WE**, bring a legal claim (e.g. a court action) against the other, **WE** may use **Your** information in either establishing **OUR** position, or defending ourselves in relation to that legal claim.
- **Compliance with a legal obligation:** Where laws or regulations may require **US** to use **Your** personal information in certain ways.
- **Legitimate Interests:** **WE** will also process **Your** personal information where this processing is in **OUR** "legitimate interests". When relying on this condition, **WE** are required to carry out a balancing test of **OUR** interests in using **Your** personal information (for example, carrying out market research), against the interests you have as a citizen and the rights you have under data protection laws. The outcome of this balancing test will determine whether **WE** can use **Your** personal information in the ways described in this Privacy Notice. **WE** will always act reasonably and give full and proper consideration to **Your** interests in carrying out this balancing test.

Where else do we collect information about you?

Where possible, we'll collect **Your** personal information directly from you. However, on occasion **WE** may receive details about you from other people or companies. For example, this might happen if:

- It was given to **US** by someone who applied for an insurance product on **Your** behalf (e.g. an insurance broker, a family member) where you have given them the permission to do so; or
- It was supplied to **US** when you purchased an insurance product or service that is provided by **US** in partnership with other companies; or
- It was lawfully collected from other sources (e.g. Motor Insurance Database, Claims and Underwriting Exchange or fraud prevention databases) to validate the information you have provided to **US**.

WE request those third parties to comply with data protection laws and to be transparent about any such disclosures. If you would like some further information, please contact **US**.

Will we share your personal information with anyone else?

WE do not disclose **Your** information outside of **US** except:

- Where **WE** need to check the information you gave to **US** before **WE** can offer you an insurance product (e.g. reference agencies)
- Where **WE** are required or permitted to do so by law or relevant regulatory authority (e.g. financial crime screening, fraud detection/prevention)
- Where **WE** provide insurance services in partnership with other companies (e.g. building societies, large retailers)
- In the event that **WE** are bought or **WE** sell any business or assets, in which case **WE** will disclose **Your** personal information to the prospective buyer of such business or assets
- As required to enforce or apply this Privacy Notice, or the contract of insurance itself
- Within **OUR** group for administrative purposes
- As required in order to give effect to contractual arrangements **WE** have in place with any insurance broker and/or intermediary through which you have arranged this policy
- With healthcare providers in the context of any relevant claim being made against **Your** policy

- If **WE** appoint a third party to process and settle claims under the **Policy** on **OUR** behalf, in which case **WE** will make **Your** personal information available to them for the purposes of processing and settling such claims
- With **OUR** third party service providers (including hosting/storage providers, research agencies, technology suppliers etc.);
- With **OUR** reinsurers (and brokers of reinsurers) in connection with the normal operation of **OUR** business.

Sometimes **YOUR** personal information may be sent to other parties outside of the European Economic Area (EEA) in connection with the purposes set out above. **WE** will take all reasonable steps to ensure that **Your** personal information is treated securely and in accordance with this Privacy Notice, and in doing so may rely on certain "transfer mechanisms" such as the EU-US Privacy Shield, and the standard contractual clauses approved by the European Commission. If you would like further information please contact **US**.

Which decisions made about you will be automated?

Before **WE** can offer you an insurance product or service, **WE** may need to conduct the following activities, which involve automated (computer based) decision-making:

- Pricing and Underwriting – this process calculates the insurance risks based on the information that you have supplied. This will be used to calculate the premium you will have to pay.
- Credit Referencing – using the information given, calculations are performed to evaluate **Your** credit rating. This rating will help **US** to evaluate **Your** ability to pay for the quoted products and services.
- Smart Sensor Data Analytics – an insurance product that collects **Your** information using smart sensors (e.g. in car black box) to calculate **Your** insurance risk (e.g. driving score). This may then be used to determine **Your Policy** rewards (e.g. cash back for safe driving) and to calculate **Your Policy** renewal premium.
- Automated Claims – some small claims may qualify for automated processing, which will check the information you provide, resulting in a settlement or rejection of **Your** claim.

The results of these automated decision-making processes may limit the products and services **WE** can offer you. If you do not agree with the result, you have the right to request that **WE** perform a manual reassessment using the same information that you originally provided. If you wish to do so please contact **US**.

For how long will we keep your information?

Your personal information will be retained under one or more of the following criteria:

- Where the personal information is used to provide you with the correct insurance cover, which will be kept as long as it is required to fulfil the conditions of the insurance contract.
- Where the use of **Your** personal information for a specific purpose is based on **Your** consent, it will be kept for as long as **WE** continue to have **Your** consent (e.g. **WE** would stop contacting you for marketing purposes once you have asked **US** to).
- Where, for a limited period of time, **WE** are using some of **Your** information to improve the products or services **WE** provide.
- For as long as **Your** information is required to allow **US** to conduct fraud and/or criminal checks and investigations.

Will you be contacted for marketing purposes?

If you have agreed, **WE** might contact you by post, email, phone and text message to let you know about offers and services **WE** think you'll like. The messages may be personalised using information you have previously provided **US**. You can ask **US** to stop contacting you for marketing purposes at any point.

WE will only contact you for marketing purposes if **WE** collected **Your** information directly, except when authorised and instructed by the third-party acting on **Your** behalf.

WE may use the information which **WE** collect about you to show you relevant advertising on third-party websites (e.g. Facebook, and Google). This could involve showing you an advertising message where through the use of cookies, **WE** know you have browsed **OUR** products and services. If you don't want to be shown targeted advertising messages from **US**, you can change the advertising setting on some third-party sites and some browsers to block **OUR** adverts.

Your information is incorrect what should you do?

If you hold a product or service with **US** and think that the information **WE** hold about you is incorrect or incomplete, please contact **US** and **WE** will be happy to update it for **You**.

What are your rights over the information that is held by us?

WE understand that **Your** personal information is important to you, therefore you may request the following from **US** to:

1. Provide you with details about the personal information **WE** hold about you, as well as a copy of the information itself in a commonly used format. [Request Ref: DSR 1]
2. Request **Your** personal information be deleted where you believe it is no longer required. Please note however, **WE** may not be able to comply with this request in full where, for example, you are still insured with **US** and the information is required to fulfil the conditions of the insurance contract. [Request Ref: DSR 2]
3. Request the electronic version of the personal information you have supplied to **US**, so it can be provided to another company. **WE** would provide the information in a commonly used electronic format. [Request Ref: DSR 3]
4. Request to restrict the use of **Your** information by **US**, under the following circumstances [Request Ref: DSR 4]:
 - a. If you believe that the information **WE** hold about you is inaccurate, or;
 - b. If you believe that **OUR** processing activities are unlawful and you do not want **YOUR** information to be deleted.
 - c. Where **WE** no longer need to use **Your** information for the purposes set out in this Privacy Notice, but it is required for the establishment, exercise or defence of a legal claim.
 - d. Where you have made an objection to **US** (in accordance with section 5 below), pending the outcome of any assessment **WE** make regarding **Your** objection.
5. Object to the processing of **Your** data under the following circumstances [Request Ref: DSR 5]:
 - a. Where **WE** believe it is in the public interest to use **Your** information in a particular way, but you disagree.
 - b. Where **WE** have told **You** **WE** are using **Your** data for **OUR** legitimate business interests and you believe **WE** shouldn't be (e.g. you were in the background of a promotional video but you did not agree to be in it.)

In each case under section 5 above, **WE** will stop using **Your** information unless **WE** can reasonably demonstrate legitimate grounds for continuing to use it in the manner you are objecting to.

If you would like to request any of the above, please contact **US** and submit a written request, including the request reference (e.g. DSR 1), as this will speed up **Your** request. To ensure that **WE** do not disclose **Your** personal information to someone who is not entitled to it, when you are making the request **WE** may ask you to provide **US** with:

- Your name
- Address(es)
- Date of birth
- Any **Policy** IDs or reference numbers that you have along with a copy of **Your** photo identification.

All requests are free of charge, although for requests for the provision of personal information **WE** hold about you (DSR1) **WE** reserve the right to charge a reasonable administrative fee where, **WE** believe an excessive number of requests are being made. Wherever possible, **WE** will respond within one month from receipt of the request, but if **WE** don't, **WE** will notify you of anticipated timelines ahead of the one month deadline.

Please note that simply submitting a request doesn't necessarily mean **WE** will be able to fulfil it in full on every occasion – **WE** are sometimes bound by law which can prevent **US** fulfilling some requests in their entirety, but when this is the case **WE** will explain this to you in **OUR** response.

Our Privacy Notice

If you have any queries regarding **OUR** Privacy Notice please contact **US** and **WE** will be happy to discuss any query with you. **OUR** Privacy Notice will be updated from time to time so please check it each time you submit personal information to **US** or renew **Your** insurance **Policy**.

How you can contact us about this Privacy Notice?

If you have any questions or comments about this Privacy Notice please contact:

Post	Data Protection Officer, 3rd Floor, 153 Fenchurch Street, London, EC3M 6BB
Email	hello@accelerate-underwriting.com

How you can lodge a complaint?

If you wish to raise a complaint on how **WE** have handled **Your** personal information, please send an email to complaints@accelerate-underwriting.com or write to **US** using the address above. **OUR** Data Protection Officer will investigate **Your** complaint and will give you additional information about how it will be handled. **WE** aim to respond in a reasonable time, normally 30 days.

If you are not satisfied with **OUR** response or believe **WE** are not processing **Your** personal information in compliance with UK Data Protection laws, you may lodge a complaint to the Information Commissioner's Office, whose contact details are:

Post	Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF
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