CG | UNITED

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Home Pro

Policy Conditions



Thank you for choosing CG United.

The Home Pro provides advanced protection against all major perils.

If you need further details or have any questions, your broker or local CG United branch will be delighted to help. Alternatively, help and guidance can be obtained by visiting our website, www.cg.insure.

Important
The insurance cover provided by this Policy may be varied by clauses attached to the Policy Schedule.

Please refer to Our Agreement on page 2 of the Policy Conditions and read all Policy documents to ensure that you have the insurance cover required.

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Our Agreement

This Policy, including the Application, Policy Schedule, Cover Note and Endorsements shall be read together and forms a legally enforceable agreement between **You** and **Us**. **We** agree to pay the benefits set out in this policy in exchange for the total premium paid. All information provided in **Your** application, including declarations over the Internet, form the basis of this policy. **You** must answer all the questions in **Your** application accurately and reveal all significant facts **You** know or ought to know before this policy is issued. **You** must also tell **Us** of any change in this information. Failure to do so could invalidate this policy.

Sections and perils, for which **You** have requested cover, are shown on the Policy Schedule. Sections or perils on the Policy Schedule with no Sum Insured entered or a hyphen (-) are excluded. Please check **You**r Policy Schedule carefully, ensuring that it does not contain any errors.

Any word or expression to which a specific meaning has been attached in the **Definitions**, or elsewhere in the Policy Conditions, shall bear such meaning wherever they appear and are highlighted in **bold**. **You** are insured for loss or damage caused by any of the insured hazards specified in the **left column** of each coverage Section, **except** to the extent indicated in the **right column**.

Amounts stated in USD are only applicable for risks situated on the BES Islands (Bonaire, St. Eustatius and Saba).

Please make sure you read the full terms and conditions carefully to understand what is covered and what is excluded.

Policy Conditions

Definitions

Policyholder / You / Your	Those named on the Policy Schedule as the Insured or Policyholder
We / Us / Our	**CG United Insurance Ltd.** or **CG United Insurance Aruba N.V.** as specified on the Policy Schedule, Cover Note or Endorsement.
Your Household	**You** **You, Your, Insured Person** and your family (including **Your** partner and all children) and other relations who normally live with **You**. Resident domestic employees employed by **You**.
Close Relative	**Your** mother, father, sister, brother, marital/civil partner or partner who lives with **You**, fiancé(e), daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, stepparent, step-child, step-sister, step-brother, aunt, uncle, first cousin, nephew, niece, legal guardian or foster child.

Buildings	The **Home** and domestic offices, outbuildings, garages, swimming pools, composition tennis courts, patios, terraces, driveways, footpaths, water and septic tanks, sewage and drainage systems, awnings, walls, gates and fences including fixtures and fittings all at the address shown on the Policy Schedule	**Property not covered** 1) Sea walls and sea defences, docks, piers, jetties or similar waterside structures. 2) Solar panels, unless insured for an additional premium
Contents	Household goods, and other personal or movable property owned by **You** or any member of **Your Household**.	**Property not covered** 1) Boats, motor vehicles, trailers, vessels, aircraft and their respective accessories while attached. 2) Living creatures. 3) Solar Panels. 4) Money, belonging to resident domestics and guests. 5) Securities, certificates and documents. 6) Property used or held for business or professional purposes. 7) Property more specifically insured by another policy. 8) Software and data stored in computers.
Personal Possessions Endorsement	A separate Policy Schedule or endorsement attached to **Your** policy which covers specified **High Risk Items** and **Valuables** against **Accidental Damage** at your **Home** and outside the boundary of **Your Home**.	

High Risk Items	Contents that are attractive to thieves; such as, sports equipment, televisions, computers, music instruments, audio and video equipment and other electronic equipment.	
Valuables	Items such as articles made of precious metal, jewelry, furs, works of art, unusual item collections, other large item collections, medals, stamps, etc.	
Fees	Architects, surveyors and other professional fees which **You** have to pay in connection with repairing or reinstating the **Buildings**	**Costs not included** Costs **You** incur without **Our** permission
Removal of Debris	Any amount **We** agree to pay for removing debris, demolishing, propping or shoring up parts of the **Buildings** which have been damaged	**Costs not included** General clean-up costs
Additional Costs	Costs incurred for measures taken within reasonable limits, in case of an imminent danger during or after a covered occurrence in order to prevent or to decrease damage to insured property.	
Local Authority Requirements	The additional costs **You** have to pay to repair the damage in order to comply with any Government or Local Authority requirements or regulations	**Costs not included** Any costs for complying with requirements or regulations notified before the loss or damage occurred.
Geographical Area	Covered area of residence as specified in the Policy Schedule	
Accidental Damage	Damage or loss caused by a sudden, unforeseen and visible external cause.	
Unoccupied	Not lived in by any member of **Your Household** or by any other person with **Your** permission	
Excess (Deductible)	The first part of a claim which **You** must pay. If claims are made under two or more sections for loss or damage related to the same insured hazard, at the same time, the **Excess** will be deducted from each sections' claim settlement amounts.	
Loss or Damage	A sudden and direct physical loss or damage to the insured property caused by a covered peril.	
Indemnity Value	The amount needed for the reconstruction or repair of the insured **Building** in a condition equal to but not better or more extensive than its condition at the time of the damage, loss or destruction, taking into consideration age, condition and depreciation.	
Demolition Value	The amount to demolish the **Building** will be indemnified if **You** had the intention, already prior to the damage, to demolish the building or in the case the building was designated to be demolished.	

Reconstruction Value	The amount needed for the reinstatement or repair of the insured **Building** in a condition equal to but not better or more extensive than its original condition when new.	**We will Pay the Indemnity Value** 1) In case **You** do not inform **Us** within 12 months from the date of damage that you intend to rebuild or repair the **Buildings**. 2) In case the reconstruction and repair work is not started within 18 months after the date of damage. 3) In case the **Buildings** will not be rebuilt or repaired. 4) In the case the **Buildings** are not in good repair or condition. 5) In case the **Buildings** had been put up for sale before the date of damage. 6) In case the **Buildings** have been abandoned or **unoccupied** for a period longer than 90 consecutive days.
Actual Cash Value	The amount needed to obtain items that are equivalent as to type, quality, condition and age. The **Actual Cash Value** is computed by subtracting depreciation from the **Replacement Value** for obsolescence or for wear and tear; all this while taking into account the state of repair of the item.	
Replacement Value	The amount needed for obtaining new items of the same type and quality.	**We will Pay the Actual Cash Value for** 1) Items with a value of 50% or less of the Replacement Value 2) Used clothing, Household Linens 3) Items withdrawn from its appropriate use 4) Items no longer used for their original purpose. 5) Items that will not be replaced. 6) Blinds, shutters, motorized garden equipment, TV aerials and satellite dishes, outdoor furniture and landscaping.
Sublimit	A limit inside the overall policy limits**.** A sublimit is part of, rather than in addition to, the specified overall policy limits and does not increase the overall policy limits.	

The Buildings

1. PERILS COVERED

	Insurance Cover The **Buildings** are insured against damage by the following causes:	**We will not pay for**
a)	Fire, Lightning, Explosion	Loss or damage by singeing, scorching, melting, charring, heating, overheating or any gradually operating cause.
b)	Sudden escape of water or oil from burst pipes, any fixed water or heating installation or domestic appliance **Tear Out** If any walls, ceilings or parts of the **Home** must be torn apart before water damage from a plumbing, heating, air conditioning system or domestic appliance can be repaired, **We** will pay an amount of up to Fl.1,500 (USD 830) of the repair costs per event and Fl. 3,000 (USD 1,660) in annual aggregate.	1) Damage to the component or appliance from which the water or oil escapes. 2) Damage occurring after **Your Home** has been **unoccupied** for 30 or more consecutive days. 3) Damage due to gradual seepage. 4) Damage caused immediately following repairs to or maintenance of the equipment. 5) Damage caused by wall moisture, dampness or mould. 6) Damage caused by leaving the water tap(s) running.
c)	Impact involving an Aircraft, Aerial Device or anything falling from them, an Animal or by a Motor Vehicle	1) Damage caused by domestic pets or vehicles for which **Your Household** is responsible.
d)	Malicious persons or vandals	1) Loss or damage occurring after **Your Home** has been **unoccupied** for 30 or more consecutive days. 2) Loss or damage caused by a tenant or someone lawfully on the premises. 3) Loss or damage caused by **You** or **Your Household**. 4) Loss or damage that has not been reported to the police.
e)	Falling Trees, Branches, Televisions Aerials, Satellite Dish, Mast, Fittings and Cranes	1) The cost of removing trees or branches from **Buildings** that have not been damaged. 2) Loss or damage caused by **You** or member of **Your Household** lopping and felling trees or on **Your** behalf. 3) Damage to the falling object. 4) Damage to gates and fences.
f)	Riot, Strike or Labor Disturbance	
g)	Rain which incidentally penetrates into the building not occasioned by Perils (h) & (i).	1) Damage caused by rain which penetrated through open windows, doors and shutters. 2) Damage arising as a consequence of construction faults, wear and tear. 3) Damage caused by groundwater. 4) Damage caused by wall moisture, dampness or mould. 5) The first Fl. 1,000 (USD 550) of each claim.

The Buildings

1. PERILS COVERED CONT'D

Insurance Cover		We will not pay for
h)	Hurricane, Tornado, Windstorm or Named Storm	1) The **Excess** shown in the schedule. 2) Damage caused by wind velocity of less than 14 meters per second. 3) Damage caused by normal seasonal strong winds or wind gusts. 4) Damage to tennis courts, drives, patios, terraces, gates and fences. 5) The cost of removing trees or branches from undamaged portions of **Buildings.** 6) General clean-up costs following defoliation.
i)	Earthquake or Volcanic Eruption	1) The **Excess** shown in the Schedule.
j)	Flood (including overflow of the sea) occasioned by Perils (h) & (i).	1) The **Excess** in the Schedule. 2) Flooding caused by overflow of the sea of any building within 60 meters from the sea. 3) Wave damage caused by normal seasonal strong winds, high tide or any other normal movement of the sea.
k)	Burglary or Attempted Burglary, including damage to the **Buildings**	1) Loss or damage caused by **You** or **Your Household**. 2) Loss or damage caused by a tenant, roommate, domestic employee, guest and/or any individual with keys to the **Buildings.** 3) Loss or damage to **Contents**. 4) Loss or damage occurring after **Your** Home has been **unoccupied** for 30 or more consecutive days. 5) Mysterious disappearance. 6) Loss or Damage that has not been reported to the police.

The Buildings

2. ADDITIONAL COVER

	Insurance Cover	We will not pay for
a)	**Pipes and Cables** **Accidental Damage** to those underground services supplying the **Buildings**	1) Damage which **You** are not legally responsible to repair. 2) ***We*** *will not pay* more than Fl. 5,000 (USD 2,780) in aggregate during any one period of insurance. 3) Damage to pipes and cables outside the boundary of **Your Home**.
b)	**Glass and Sanitary Ware** Breakage of fixed glass in walls, doors and roofs, ceramic hobs or tops and wash-basins, baths, sinks and other sanitary ware in the **Buildings**	1) Breakage occurring while the buildings are rented out, lent, let or sub-let or 2) Damage after the **Buildings** have been **unoccupied** for more than 30 or more consecutive days.
c)	**Loss of Rent or Alternative Accommodation** If **Your Home** is made uninhabitable by any of the causes insured **We** will pay either; The rent **You** should have received but have lost whilst **Your Home** is unfit to live in, or; Reasonable additional costs of alternative accommodation until **Your Home** is fit to live in again.	1) Alternative Accommodation costs if **You** and **Your Household** were not living at or occupying the insured **Buildings** when the incident occurred. 2) Loss of Rent if the Buildings are not rented out or if **You** and **Your Household** occupied the **Buildings** at the time of the incident.
d)	**Cover during Sale** If **You** contract to sell the **Buildings**, and between the time when the contract is made and the time the sale is completed, the **Buildings** are damaged, the purchaser shall be entitled, when he/she completes the purchase, to benefit from this insurance if and to the extent that it covers such damage. This provision shall in no way affect the rights and liabilities which **You** or **We** may have under this Policy and is subject to the **Buildings** not otherwise insured.	
e)	**Door Locks** **We** will pay up to Fl. 1,000 (USD 550) for the replacement and installation of locks including keys to any external doors, where the keys to such locks have been stolen, provided the theft or attempted theft is reported to the police. **We** will also pay for the replacement of locks which have been damaged as a result of theft or attempted theft.	
f)	**Metered Water** Loss of metered water if the loss is caused by **Accidental Damage** to **your** fixed domestic water installation.	1) Loss or damage while **your home** is unfurnished or **unoccupied** for 30 or more consecutive days. 2) Any amount exceeding Fl. 750 (USD 420). 3) Loss caused by loss or damage to pipes outside the boundary of **Your Home**.

The Buildings

2. ADDITIONAL COVER CONT'D

Insurance Cover

g) **Accidental Damage**

What is insured
Accidental Damage to the **Buildings**

Accidental Damage Sublimit
The most we will pay for loss or damage to the **Buildings** caused by **Accidental Damage** is Fl. 15,000 (USD 8,300) per occurrence.

We will not pay for

1) The first Fl. 250 (USD 140) of each claim.
2) Damage:
   a) Whilst **Your Home** or any part of it is lent or rented to or occupied by paying guests or has been **unoccupied** for 30 or more consecutive days.
   b) caused by:
      i) gradual deterioration with age, depreciation, wear and tear, collapse, cracking settlement, shrinkage, subsidence or landslip.
      ii) wet or dry rot, atmospheric or climatic conditions, tree roots, domestic pets for which Your Household is responsible, vermin, insects, birds, rats and other rodents, fungus, wall moisture, dampness or mould or any gradually operating cause.
      iii) faulty workmanship, defective design or the use of defective materials.
      iv) wilful or deliberate acts
      v) repairing, restoring, renovating, cleaning or dyeing.
      vi) a peril or cause already described in Paragraph 1 - **The Buildings.**
3) The cost of maintenance and normal redecoration.
4) Damage caused by mechanical or electrical fault, failure or breakdown.
5) Damage whilst **Your Home** is under construction or renovation.
6) Damage to solar panels.
7) Any loss, destruction or damage specifically excluded or limited elsewhere in **The Buildings Section**.

The Buildings

3. CLAIMS SETTLEMENT

a) If parts of the **Buildings** damaged, by any of the causes insured, are repaired or replaced within 18 months after the date of damage, **We** will pay **You** based on the **Reconstruction Value**, provided:

(i) the **Buildings** are in good repair or condition;
(ii) **You** informed **Us** that **You** intend to rebuild or repair the **Buildings** within 12 months from the date of damage.
(ii) the Sum Insured is not less than the costs of reconstructing the **Buildings**;
(iii) the **Buildings** have not been **unoccupied** for more than 90 consecutive days, unless you have notified us in advance and we have given our prior agreement in writing.

b) If parts of the **Buildings** damaged, by any of the causes insured, are NOT repaired or replaced within 18 months after the date of damage, or the **Buildings** are NOT in good repair or condition, or the **Buildings** have been **unoccupied** for more than 90 consecutive days, or **You** do not inform **Us** within 12 months from the date of damage that you intend to rebuild or repair the **Buildings**, or **You** inform **Us** that you do not intend to rebuild or repair the **Buildings**, or the Sum Insured is less than the cost of reconstructing the **Buildings**, **We** will pay **You** at **Our** option:

(i) the **Indemnity Value** - the cost of reinstating the damage less an allowance for any wear, tear or betterment, or;
(ii) the **Demolition Value** - the amount to demolish the **Building** if **You** already had the intention to demolish the building or in the case the building was designated to be demolished.

c) Where the Sum Insured is less than the actual reconstruction value of the **Buildings**, then **You** shall be considered as **Your** own insurer for the difference and shall bear a rateable share of the amount of each and every loss (Underinsurance).

$$\textit{Payout} = \textit{Amount Payable} \times \frac{\textit{Sum Insured}}{\textit{Reconstruction Value}}$$

NOTE
- Settlement will be subject to any Mortgage Interest specified on the Policy Schedule or Endorsement.
- If **You** are entitled to compensation calculated on the **Reconstruction Value**, we will first indemnify 50% of the adjusted loss amount. Payment of the other portion is subject to **You** presenting original invoices of the repair or reconstruction works and shall never exceed the actual costs incurred.

We will also pay the following costs if parts of the **Buildings** are damaged by any of the insured causes:

a) Architects' and Surveyors' Fees
b) Removal of Debris
c) Local Authority Requirements
d) Loss of Rent or Alternative Accommodation

The maximum amount payable in respect of any one incident is:

(i) for Architects' and Surveyors' Fees, Removal of Debris Costs and Local Authority Requirements together → Max. 10% of the Sum Insured on **Buildings**
(ii) for Loss of Rent or Alternative Accommodation → Max. 10% of the Sum Insured on **Buildings**

The Sum Insured on **Buildings** will not be reduced following payment of a claim.

Appraised Value
In case the **Buildings** have been appraised by a professional appraiser, then the appraised value would be valid for up to a maximum of 36 months, starting from the appraisal date. We reserve the right to apply the **Indemnity Value** if the property has been unoccupied for more than 365 consecutive days or if you do not intend to reinstate, reconstruct or repair the **Buildings**.

The Contents

1. PERILS COVERED

	Insurance Cover The **Contents** are insured against loss or damage by the following causes while they are in **Your Home** or its outbuildings and garages:	**We will not pay for**
a)	Fire, Lightning, Explosion	1) Loss or damage by singeing, scorching, melting, charring, heating, overheating or any gradually operating cause. 2) Damage to electrical and electronic equipment as a result of lightning if traces or evidence of the lightning strike aren't found within a 300 meter radius of the **Building**. 3) Any amount exceeding Fl. 5,000 (USD 2,780) in total for **High Risk Items** damaged by lightning.
b)	Sudden escape of water or oil from burst pipes, any fixed water or heating installation or domestic appliance	1) Damage to the component or appliance from which the water or oil escapes. 2) Loss or damage occurring after **Your Home** has been **unoccupied** for 30 or more consecutive days. 3) Damage due to gradual seepage 4) Damage caused immediately following repairs to or maintenance of the equipment. 5) Damage caused by wall moisture, dampness or mould. 6) Damage caused by leaving the water tap(s) running.
c)	Impact involving a motor vehicle, an aircraft, an animal, an aerial device or anything falling from them	1) Damage caused by domestic pets. 2) Damage caused by insects, birds, vermin, mildew or fungus. 3) Loss or damage caused by vehicles belonging to **Your Household** or under control of **Your Household**.
d)	Falling Trees, Branches, Televisions Aerials, Mast, Fittings, Solar Panels and Cranes	1) Loss or damage caused by **You** or member of **Your Household** lopping and felling trees or on **Your** behalf. 2) Damage to the falling object.
e)	Riot, Strike or Labor Disturbance	
f)	Malicious persons or vandals	1) Loss or damage occurring after **Your Home** has been **unoccupied** for 30 or more consecutive days. 2) Loss or damage caused by someone lawfully on the premises. 3) Loss or damage caused by **You** or **Your Household**. 4) Loss or damage caused by a tenant, roommate, guest or any individual with keys to the **Buildings**. 5) Loss or damage that has not been reported to the police.

The Contents

1. PERILS COVERED CONT'D

	Insurance Cover	We will not pay for
g)	Rain water which incidentally penetrates into the building not occasioned by Perils (h) & (i).	1) Damage caused by rain which penetrated through open roof, windows, doors and shutters. 2) Damage to **Contents** in basements or spaces below ground level. 3) Damage arising as a consequence of construction faults, wear and tear. 4) Damage caused by groundwater. 5) Damage caused by wall moisture, dampness or mould. 6) Rain or flood associated with a hurricane, windstorm or named storm. 7) The first Fl. 1,000 (USD 550) of each claim
h)	Hurricane, Tornado, Windstorm or Named Storm	1) The **Excess** in the Policy Schedule. 2) Damage caused by wind velocity of less than 14 meters per second. 3) Loss or damage to satellite dishes.
i)	Earthquake or Volcanic eruption	1) The **Excess** in the Policy Schedule
j)	Flood (including overflow of the sea) occasioned by Perils (h) & (i)	1) The **Excess** in the Policy Schedule 2) Flooding caused by overflow of the sea of any building within 60 meters from the Sea. 3) Sea water damage caused by high tide or any other normal movement of the sea. 4) Damage to **Contents** in basements or spaces below ground level.
k)	Burglary, Attempted Burglary or Armed Robbery at **Your Home**	1) Burglary with no marks of forced entry. 2) Armed Robbery without use of force and violence. 3) Mysterious disappearance. 4) Loss or damage to the **Buildings**. 5) Loss or damage caused by **You,** a member of **Your Household**, a tenant, domestic employee, or any individual with keys to the **Buildings**. 6) Loss or damage that has not been reported to the police. 7) Loss or damage occurring after **Your Home** has been **unoccupied** for 30 or more consecutive days. 8) Loss of Money not used for private purposes. 9) Loss of Money from outbuildings and garages. 10) Any amount of Money exceeding Fl. 750 (USD 420)

The Contents

2. ADDITIONAL COVER

	Insurance Cover	We will not pay for
a)	**Mirrors and Glass** Accidental breakage of mirrors, glass or ceramic hobs or tops to furniture and fixed glass in furniture. **The most we will pay is Fl. 1,500 (USD 830) any one claim**	Damage occurring after **Your Home** has been **unoccupied** for 30 or more consecutive days.
b)	**Temporary Removal** Loss of or damage to the **Contents** by any cause insured by Paragraph 1 – **The Contents** whilst temporarily removed from **Your Home** as follows**;** 1) into a bank safe deposit, 2) inside an occupied private dwelling or 3) inside a building anywhere in the **Geographical Area** where any members of **Your Household** are temporarily staying. **The most we will pay is 10% of the sum insured for any one claim and Fl. 1,000 (USD 550) for any one item.**	1) Any loss, destruction or damage specifically excluded elsewhere in Paragraph 1 - **The Contents**. 2) Loss or damage to an item that is being repaired or renovated. 3) Loss or damage caused by malicious persons or vandals. 4) Loss or damage to contents which have been removed longer than 60 consecutive days from **Your Home** 5) Loss or damage by theft unless force is used to gain entry into or exit from a building. 6) Loss or damage whilst in a storage facility, unless otherwise endorsed. 7) Loss or Damage outside the insured **Geographical Area**.
c)	**Deep Freezer Contents** What is insured Loss of or damage to food in a domestic deep freezer caused by an unforeseen rise or fall in temperature lasting more than 6 consecutive hours or contamination from refrigerant or refrigerant fumes.	1) Loss or damage due to a deliberate and/or preannounced act of the power supply authority or utility company. 2) Loss or damage to food in **Your** deep freezer if the compressor unit is more than 10 years old. 3) Loss or damage resulting from wilful neglect by **You** or **Your Household**. 4) Damage occurring after **Your Home** has been **unoccupied** for 30 or more consecutive days. 5) Any amount exceeding Fl. 750 (USD 420).
d)	**Contents in Transit** Accidental loss or damage to the **Contents** during their transit by land inside a vehicle when moving to **Your** new home within the **Geographical Area.**	1) The first Fl. 250 (USD 140) of each claim 2) Loss or damage if the transporting vehicle itself was not involved in the accident. 3) Minor scratches and scrapes. 4) Loss caused by theft unless force is used to enter the locked vehicle. 5) Loss of Money. 6) Any amount exceeding Fl. 1,500 (USD 830).

The Contents

2. ADDITIONAL COVER CONT'D

	Insurance Cover	We will not pay for
e)	Loss from fraudulent use by an unauthorized person of **Credit Cards** or **Debit Cards** issued within the **Geographical Area**.	1) Loss of cards not reported to the police or your bank within 24 hours of discovery. 2) Any amount exceeding Fl. 750 (USD 420)
e)	Loss of cash Money not caused by Burglary, Attempted Burglary or Armed Robbery	1) Mysterious disappearance. 2) Loss of Money from outbuildings and garages. 3) Loss of Money caused by a peril not insured under Paragraph 1 – **The Contents**. 4) Loss occurring after **Your Home** has been **unoccupied** for 30 or more consecutive days. 5) Depreciation in value of Money. 6) Loss of Money caused by errors or omissions in payments, receipts, or book-keeping. 7) Loss of Money used or held for business purposes. 8) Any amount exceeding Fl. 750 (USD 420).
f)	**Motor Vehicle Contents** Insurance is provided in case of theft with forcible entry into a completely locked motor vehicle which, at the time of the occurrence, was in a fenced site closed off with a gate or other means, where the insured **Contents** are present.	1) Any amount exceeding Fl. 750 (USD 420) per occurrence and Fl. 1,500 (USD 830) in annual (365 days) aggregate. 2) Any loss or damage to the motor vehicle itself, including accessories.
g)	**Contents left into the open** In respect of patio / porch / garden furniture and contents left outside but inside the boundaries of **Your Home**, cover is provided against loss or damage by any cause insured by Paragraph 1 - **The Contents** with the exception of perils (g), (h), (i), (j) and (k).	1) Any amount exceeding Fl. 1,000 (USD 550) per occurrence and Fl. 2,000 (1,100) in annual (365 days) aggregate. 2) Any loss, destruction or damage specifically excluded elsewhere in Paragraph 1 - **The Contents**.
h)	**Guest Items** Loss or damage to personal property belonging to a **non-paying** guest of **Your Home** is covered against all causes insured by Paragraph 1 - **The Contents**. Cover is only provided if **You** are held responsible for the loss and/or if the items belonging to the guest are not insured elsewhere.	1) Any amount exceeding Fl. 750 (USD 420). 2) Loss or damage to items left into the open. 3) Any loss, destruction or damage specifically excluded elsewhere in Paragraph 1 - **The Contents**.

The Contents

2. ADDITIONAL COVER CONT'D

Insurance Cover

j) **Accidental Damage**

What is insured
Accidental Damage to **Your** household goods, appliances and fixtures and fittings whilst in **Your Home.**

Accidental Damage Sublimit
The most we will pay for loss or damage caused by **Accidental Damage** is Fl. 15,000 (USD 8,000) per occurrence. However, for covered **High Risk Items** and/or **Valuables** we will never pay more than Fl. 1,500 (USD 830) per item and Fl. 3,000 (USD 1,660) in total.

We will not pay for

1) The first Fl. 250 (USD 140) of each claim.
2) Damage
   a) to items used for professional or business purposes, Lenses, Clothing, Animals, Pets, Sport Equipment, Pedal Cycles, Watercraft, Aircraft, Motorcycles, Vehicles.
   b) Whilst **Your Home** or any part of it is lent or rented to or occupied by paying guests or has been unoccupied for 30 or more consecutive days.
   c) caused by:
      i) gradual deterioration with age, depreciation, wear and tear, collapse, cracking settlement, shrinkage, subsidence or landslip.
      ii) wet or dry rot, atmospheric or climatic conditions, tree roots, domestic pets for which Your Household is responsible, vermin, insects, birds, rats and other rodents, fungus, wall moisture, dampness or mould or any gradually operating cause.
      iii) faulty workmanship, defective design or the use of defective materials.
      iv) wilful or deliberate acts
      v) repairing, restoring, renovating, cleaning or dyeing.
      vi) a peril or cause already described in Paragraph 1 - **The Contents.**
3) Deterioration of food.
4) Damage to items left into the open or outside the boundary of **Your Home**.
5) Damage due to interruption or fluctuation of the Power supply.
6) Damage caused by mechanical or electrical fault, failure or breakdown.
7) Damage while **Your Home** is under construction or renovation.
8) Any loss, destruction or damage specifically excluded or limited elsewhere in **The Contents Section**.
9) Damage to aerials and satellite dish installations and ancillary equipment.

The Contents

3. CLAIMS SETTLEMENT

Provided that at the time of a covered loss or damage the Sum Insured on **Contents** is at least equal to the value of replacing all the **Contents** as new, **We** will at **Our** option and subject to the **Amount Payable** limits;

a) pay the cost of repair or **Replacement Value** or;

b) the **Actual Cash Value** for items that will not be replaced or repaired, for items with a value of 50% or less of the **Replacement Value**, used clothing and household linens, items withdrawn from its appropriate use and items no longer used.

c) If the Sum Insured at the time of loss or damage is less than the value of replacing all the **Contents** as new, then **You** shall be considered **Your** own insurer for the difference and shall bear a rateable share of the amount of each and every loss (Underinsurance).

$$Payout = Amount\ Payable\ X\ \frac{Sum\ Insured}{Replacement\ Value}$$

Amount Payable
In respect of **High Risk Items** and **Valuables**, no one item shall be deemed of greater value than Fl. 1,000 (USD 550), unless an approved itemized listing has been attached to the policy. Specified amounts must be based on original purchase receipts or approved appraisals not older than 3 years.

Unless stated otherwise on the Policy Schedule or Endorsement, the maximum amount payable for **High Risk Items** and **Valuables** together in respect of Burglary, Robbery and Hold-up is Fl. 15,000 (USD 8,300) or 25% of the total **Contents** Sum Insured, whichever is less.

Full coverage for **High Risk Items** and **Valuables** can be applied for and made valid under the **Personal Possessions Endorsement**. Items insured under the **Personal Possessions Endorsement** must not be insured under **The Contents Section** to avoid double coverage.

In case of burglary **You** must provide purchase date and original receipts for stolen **Valuables** and **High Risk Items.**

NOTE
- The Sum Insured on **Contents** will not be reduced following payment of a claim.
- Guest Items are paid directly to the guest.

Appraised Value
In case the **Contents** or specified items have been appraised by a professional appraiser, then the appraised value would be valid for a maximum of 36 months, starting from the appraisal date.

Third Party Liability

We will pay all amounts which **You** become legally liable to pay during the period of insurance due to:

(i) Accidental bodily injury, or death to any person
(ii) Accidental loss of or damage to property arising;

a) from **You** owning the Home and its land;
b) in any other personal capacity;
c) from **You** being an employer of one domestic employee, i.e. household servant, within the **Geographical Area**.

Limit of Indemnity
We will pay in respect of

a) and b) up to Fl. 1,000,000 (USD 550,000)
c) up to Fl. 250,000 (USD 140,000)

in connection with any one incident plus any other costs, expenses and solicitors fees which **You** have to pay, provided **We** agree in writing.

Jurisdiction
We *will not pay for* any amounts which **You** become legally liable to pay in respect of judgments awarded other than by a Court of Competent jurisdiction within the **Geographical Area**.

Excess
We *will not pay for* the first Fl. 250 (USD 140) of each and every claim.

We will not pay for liability arising directly or indirectly from

1) Injury or death of any member of **Your Household**
2) Loss of or damage to property owned, rented, occupied by or in the custody or control of any member of **Your Household** or a domestic employee.
3) Compensation which is due by virtue of a National Insurance or Social Security Scheme or which would otherwise be due but for your failure to have registered under such scheme the person suffering from the injury.
4) Independent contractors such as carpenters, masons and painters who may be hired from time to time.
5) Injury, loss or damage caused by wilful acts, expected or intended from the standpoint of the insured
6) bodily injury or damage arising out of the actual or threatened abuse or molestation by anyone of any person.
7) An agreement unless liability would have existed without the agreement.
8) The employment, business or profession of any member of **Your Household** other than domestic employment.
9) mechanically or electrically, propelled vehicles *(other than gardening equipment and wheel chairs)*, watercrafts and aircrafts
10) Damage, death or injury arising out of the use of firearms.
11) The transmission of any communicable disease or virus by any member of **Your Household**
12) Fireworks and pyrotechnics
13) Theft, mysterious disappearance and identity theft
14) Livestock and domestic animals except for domestic dogs or cats
15) Organized sports or other physical activities
16) Damage caused by the roots of trees extending outside the boundary of the **Home**.
17) Any amount exceeding Fl. 100,000 (USD 55,000) for fire legal liability.

Personal Accident

Insurance is provided if **You** or any member of **Your Household** should suffer an accidental bodily injury within the **Geographical Area,** caused by a sudden and unforeseen external hazard resulting in death, permanent disability or dismemberment within 90 days of the incident.

After the grade of disability has been determined by the medical advisor, **We** will pay a percentage of the Personal Accident Sum Insured of Fl. 15,000 (USD 8,300):

Coverage A – Death

Loss of Life	100%

Coverage B – Dismemberment or Permanent Disability

Loss or permanent use of both hands	100%
Loss or permanent use of one hand	50%
Loss or permanent use of both feet	100%
Loss or permanent use of one foot	50%
Loss or permanent use of both legs	100%
Loss or permanent use of one leg	50%
Complete loss of sight in both eyes	100%
Complete loss of sight in one eye	50%
Loss of hearing of both ears	60%
Loss of hearing of one ear	30%
Loss of a big toe	5%
Loss of any other toe	3%
Loss of a thumb	25%
Loss of an index finger	15%
Loss of a middle finger	10%
Loss of a ring finger	5%
Loss of a little finger	5%

The indemnity amount is **reduced proportionally** if more than one member of **Your Household** dies or becomes permanently disabled. If a loss of function to the injured body part already existed before the incident, the indemnity amount is also reduced accordingly.

Obligations after an incident

1. In the event of death, **You** or the **Heir** shall be obliged – on penalty of forfeiting his/their rights under the policy, to notify **Us** not later than 48 hours prior to the funeral or cremation and, without delay, to grant permission for an unconditional autopsy, if necessary after exhumation of the dead body.
2. **You** or the **Insured Person** shall be obliged – on penalty of forfeiting his/her rights arising from the policy – to notify **Us**, without delay, but within 30 days, of an accident from which might ensue a right to a benefit on account of permanent disability.
3. **You** or the **Insured Person** shall be obliged, in any case, to seek medical treatment from a physician without delay and, furthermore, to do everything possible to advance his recovery.
4. **You** or the **Heir** shall be obliged to provide all information requested by or on behalf of **Us** about the accident and the consequences of the accident and to contribute towards every investigation into the accident or consequences of the accident (including the cause of death in case it concerns a fatality), instituted by or on behalf of **Us**.
5. All claims or titles which the Policyholder and/or the insured allege to have against the Company under this policy, must be brought before the court within 1 year after **We** have expressed **Our** final verdict in writing.
6. **You**, the **Insured Person** or **Heir** shall be obliged to comply with the instructions of the medical practitioners in charge of the treatment.

NOTE
Every right to a benefit shall lapse automatically if **You**, the **Insured Person** or **Heir** fails to comply with the above stated obligations and conditions.

Personal Accident

Exclusions

We will not pay for loss resulting from or caused directly or indirectly, wholly or partly, by:

1. Disease, bodily or mental ailment, or medical or surgical treatment thereof, or hernia, ptomaine or bacterial infections (Except phylogenic infections of and through a visible wound accidentally sustained), or;
2. Assault by **You** or any **Insured Person**, or;
3. Suicide, reckless behaviour, self-destruction or self-inflicted injury, sane or insane, or;
4. Motorcycling, skiing, winter sports, scuba diving, sky diving, hang gliding, parasailing, fist fighting, racing with animals, organized sports, use of woodwork machinery, dangerous activities and aerial activities, or;
5. Auto racing, reckless driving, skill contests or;
6. War, declared or undeclared, or any act of war or insurrection; or participating in a riot, civil commotion or assault or service in any military, naval or air force of any country while such country is engaged in war, or performing police duty as e member of any military or naval organization, or;
7. Work-related accidents or accidents arising out of or in the course of employment, or;
8. In the event an accident was caused with intention or consent, or due to gross negligence of **You** or an **Insured Person** or of a party interested in regard to the benefit, or;
9. In the event the occurrence or the accident is caused or has arisen as a consequence of the intentional commission of or participation in a criminal offense or attempt to perpetrate a criminal offense.

Solar Panels

If shown as covered on the **Policy Schedule**, Solar Panels are covered against the perils specified under **The Buildings – Perils Covered, Paragraph 1**.

Coverage for Solar Panels is subject to the following requirements and safety rules:

1. The panels must be installed by a qualified and licensed installer.
2. Panels may not be installed above the highest part of the roof and should project no more than 200 mm from the roof slope or wall surface.
3. Panels may not exceed the boundary of the existing roof.
4. The solar panel installation must be grounded correctly to protect the system from lightning strikes.
5. The emergency switch must be placed in a strategic and easy to reach spot.

Failure to comply with these requirements and rules shall render the coverage void. For loss or damage to the insured Solar Panels, **We** will pay **You** the **Replacement Value**, provided the Solar Panels are not older than five (5) years. For Solar Panels older than five (5) years, **We** will pay **You** the **Actual Cash Value**.

Other Exclusions
We will not pay for loss or damage resulting from or caused directly or indirectly, wholly or partly, by:

1. Fouling, sand or dust particles
2. Decreased power output
3. **Accidental Damage**
4. Any loss, cause, destruction or damage specifically excluded or limited elsewhere in the policy conditions.

Air Conditioners

If shown as covered on the **Policy Schedule**, Air Conditioners are covered against the perils specified under **Paragraph 1. Perils Covered - The Buildings**. Coverage for Air Conditioners are subject to the following requirements:

1. The air conditioners must be installed by a qualified and licensed installer.
2. The air conditioners must be maintained regularly to avoid fire hazard.
3. Upon installation of the air conditioners, the outdoor AC compressors must be protected by anti-theft iron brackets within 48 hours.

For loss or damage to the Air Conditioners, **We** will pay **You** the **Replacement Value**, provided the Air Conditioners are not older than five (5) years. For Air Conditioners older than five (5) years, **We** will pay **You** the **Actual Cash Value**.

Pet Health Insurance

If shown as covered on the **Policy Schedule**, **We** shall pay for veterinarian costs resulting from an unforeseen acute illness (an illnes of short course) or injury to a cat or dog who resides permanently at **Your Home**. Veterinarian costs, including medications, are covered up to a combined annual limit of Fl. 1,200 ($670) for all cats and dogs at **Your Home** together. Conversely, the maximum **Sublimit** per diagnosed acute illness or accident is Fl. 600 ($335). A **Deductible** of Fl. 50 ($28) is applicable per claim.

We will not pay for:

1. Any injury or illness that existed prior to the inception of this Policy;
2. Any congenital or chronic disease;
3. Routine vet appointments;
4. Vaccinations;
5. Illnesses for which there's a vaccination;
6. Worming;
7. Cancer;
8. Spaying, sterilizing, pregnancy or giving birth;
9. Breeding;
10. Treatment for fleas, ticks or any related diseases and ailments;
11. Other preventive treatments;
12. Dental problems;
13. Elective or cosmetic procedures and treatments;
14. Ambulance;
15. Death and cremation;
16. Travel costs;
17. Prescription diets.
18. Any pet or animal other than a cat or dog who resides permanently at **Your Home**.

Travel Cancellation

If shown as covered on the **Policy Schedule**, **We** will cover travel cancellation costs if after the date of buying/booking a trip or whilst on **Your** trip away from the **Geographical Area**, **You** or any **Insured Person** unavoidably have to cancel **Your** trip for one of the following reasons only:

1. One of the following people is seriously injured, falls gravely ill, or dies:
   a) **You** or any **Insured Person**
   b) any **Close Relative** of **Yours**
2. **Your Home** is badly damaged by fire, storm or flood;

We will cover **You** or any other **Insured Person** for:
1. **Your** unused travel and accommodation costs, deposits and other charges which **You** have paid or legally have to pay and cannot recover; or
2. reasonable additional travel costs to allow **You** to return **Home** early if **You** cannot use **Your** return ticket; and/or
3. reasonable additional accommodation costs to allow **You** to return **Home** early

NOTE
All claims resulting from injury, illness, or death must be supported by medical reports.

The most **We** will pay for **Your Household** is the actual cost, but not exceeding Fl. 2,500 (USD 1,400) per claim, and Fl. 5,000 (USD 2,780) in aggregate per policy year.

We will not pay for:
1. Any amount that can be recovered from a travel cancellation insurance or elsewhere.
2. Any claim if any **Insured Person** would be traveling against the advice of a doctor or who has travelled against the advice of a Doctor.
3. Any claim if any of the following applied when any **Insured Person** booked the trip;
   a) Any **Insured Person** or any **Close Relative** had received advice, medication or treatment for any serious illness, injury or disease in the last 12 months.
   b) Any **Insured Person** or any **Close Relative** had been told of having a terminal illness.
4. Any claim for a medical condition any **Insured Person** was planning to get treatment for during the trip abroad.
5. Any claim that results from pregnancy or childbirth, non serious injury and non life threatening illness, emotional disorder, anxiety, depression and mental disorder.
6. Any claim that results from any **Insured Person** participating in dangerous activities such as, motorcycling, skiing, winter sports, scuba diving, sky diving, hang gliding, racing on wheels, organized or professional sport and use of woodwork machinery and aerial activities.
7. Any claim that arises from an accident that occurs while any **Insured Person** is performing a physical- or manual work, or any work from heights exceeding 2 meters, during the trip abroad.
8. Any claim that results from a suicide or attempted suicide.
9. Any claim with respect to earned/lost Air Miles or similar promotions.
10. Any claim for additional traveling expenses if any **Insured Person** has not purchased a return ticket to the **Geographical Area**.

Travel Baggage

If shown as covered on the **Policy Schedule** and provided the **Contents** are specified under the Insured Interest on the **Policy Schedule**, **We** will cover **You** or any member of **Your Household** for damage caused by any of the perils specified under **The Contents – Covered Perils, Paragraph 1,** to **Your** personal belongings or baggage while traveling abroad.

The most **We** will pay **per incident**:
1. Fl. 500 (USD 280) for any one item.
2. Fl. 1,500 (USD 830) in aggregate per **Insured Person.**
3. Fl. 3,000 (USD 1,660) in aggregate for **Your Household.**

NOTE
- We will pay claims for belongings and baggage based on their value at the time of loss.
- We will never pay more than the original purchase price of any lost or damaged item.

We will not pay for:
1. any amount if the **Contents** are not insured.
2. the first Fl.150 (USD 83) of each **Insured Person's** claim.
3. any amount that can be recovered from a travel insurance or elsewhere.
4. loss or theft of personal belongings or baggage which **You** have left unattended.
5. loss or theft of personal belongings or baggage which you did not attempt to retrieve.
6. loss or damage to personal belongings which have been removed longer than 60 consecutive days from **Your Home**
7. cracking, scratching or breaking of glass, china or similar fragile articles.
8. pedal cycles and contact lenses.
9. wear and tear, loss of value and/or damage caused by moths and vermin, or any process of cleaning, repairing or restoring.
10. any loss or theft which an **Insured Person** does not report to the police within 24 hours of discovery and get a written report (where it is not possible to obtain a police report **You** must provide other independent proof of loss such as a letter from **Your** transport company, airline or hotel).
11. any goods delayed, detained or confiscated by customs or other officials.
12. damage to any sports equipment while being used by an **Insured Person**.
13. items used in connection with **Your** job which are not owned by **You**.
14. deliberate or malicious damage to personal belongings or baggage caused by an **Insured Person.**

Conditions Which Apply To The Whole Policy

1. Policy terms and Conditions
You and members of **Your Household** covered under this policy must comply with its terms and conditions.

2. Precautions
You must take all reasonable steps to prevent loss, damage or accident and maintain the insured property in a sound condition and good repair.

3. Other Insurance
If any loss, damage or legal liability covered under this Policy is also covered by any other insurance **We** will not pay more than **Our** rateable proportion of any claim.

4. Duration and End of Insurance
Unless agreed otherwise, the insurance contract shall terminate as of the expiry date, as mentioned on the Policy Schedule. As of that moment, the insurance shall be tacitly renewed for the term referred to on the Policy Schedule, unless the insurance is terminated in accordance with the under mentioned provisions.

The insurance ends by written notice of cancellation by **You**:

a) at any time during the insurance period, provided that a 30 days term of written notice has been observed;
b) in case **You** refuse to accept a premium increase and/or reduction of coverage. The insurance shall be terminated as of the effective date mentioned on **Our** notice of change.

We reserve the right to cancel the insurance by written notice:

a) on the policy renewal date, provided that a 30 days notice of cancellation has been observed;
b) in case **You** have not paid the total premium within 30 days after the premium due date.
c) with immediate effect in case **You** gave untrue or misleading information on the application form.
d) with immediate effect in case **You** or an **Insured** has intentionally or consciously given a misrepresentation of the facts in regard to an occurrence;
e) within 30 days after **You** have reported a change of risk which is not acceptable to **Us**;
f) within 30 days after **We** have become acquainted with an occurrence which can lead to an obligation for **Us** to pay a benefit or to perform a service;
g) within 30 days after **We** have paid a benefit under this policy or have declined to pay.

5. Premium Refund
If **We** cancel the policy, **We** shall make a refund of the paid premium for any unexpired period of cover, provided that no claim has been paid or reserved during the respective insurance period.

If **You** cancel the policy, **We** shall make a refund of the paid premium for any unexpired period, provided that no claim has been paid or reserved during the respective insurance period.

You are not eligible to receive any refunds in the event of misrepresentation following an occurrence or if **We** discover that **You** had provided untrue or misleading information on the application.

6. Premium Payment
You shall be responsible to pay the total premium before the due date. In case the total premium has not been paid in full within 30 days of the due date or **You** refuse to pay the amounts due, no coverage shall be provided, with retroactive force, effective from the day of the insurance period that remained unpaid. **We** shall not be obliged to send a notice of default and partial payment shall be considered as non-payment.

The coverage can be reinstated after the total premium has been paid in full and it has been accepted by **Us**. The insurance would only cover incidents that occurred after the reinstatement date.

7. Notification of a Claim

When **You** become aware of a possible claim under this Policy, **You** must notify **Us** within **72 hours**. If there has been theft, attempted theft, robbery, attempted robbery, vandalism or any malicious act **You** must also tell the police immediately. **You** must at **Your** own expense provide **Us** with all details and evidence **We** request, including written estimates and proof of ownership or value. Any writ, summons or other legal document served on **You** or any member of **Your Household** in connection with a possible claim must be sent to **Us** immediately. **You** must not answer any correspondence without **Our** consent.

8. Conduct of the Claim

You must give whatever information or assistance **We** request and must not admit, deny or negotiate any claim without **Our** written consent and must refrain from acknowledging any liability.

9. Claim Payment

We shall pay or settle a covered claim within thirty days after reaching written agreement with **You** or after the entry of final judgment.

10. Subrogation

Before or after **We** pay **Your** claim under this Policy **You** must, if **We** ask **You**, take, or allow **Us** to take in **Your** name, all the steps needed to enforce **Your** rights against any other person. **We** will pay any cost and expenses involved.

11. Fraud and Misrepresentation

If any claim under this policy is in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under this policy **all benefits** under this policy is forfeited.

12. Change of Risk

You will notify **Us** immediately of any changes in risk and **We** shall reserve the right to cancel the insurance or adjust the premium and conditions. Failure to notify us within 30 days of all interim changes shall lead to denial of coverage and/or cancellation of the insurance. Changes of risk that can be of importance include, but are not limited to:

a) Changes in the type of construction or roofing of the insured **Buildings** or property;
b) Usurpation or appropriation of the insured **Buildings**;
c) The insured **Buildings** or property being unoccupied for a period of 90 consecutive days or longer;
d) Change of use of the **Buildings** or property. For example, from residential to commercial use;
e) Change of risk address and transfer of insured **Contents** to another permanent location.

13. General Adjustments

We have the right to apply an adjustment of the premium and/or conditions on the next policy renewal date or a date to be determined by **Us**. **You** shall be notified of the change or adjustment at least 14 days before the adjustment goes into effect and shall be deemed to have agreed to it, unless **You** have advised **Us** in writing to the contrary before the adjustment goes into effect. In the latter case the insurance shall end on the adjustment date stated by **Us** in the notification. The possibility of cancellation of an insurance is not applicable in case:

a) the adjustment of the premium and/or conditions arises from legal regulations or provisions, or approval thereof;
b) the adjustment entails a reduction of the premium and/or an extension of the coverage.

14. Dispute

Any and all disputes arising out of or in connection with any insurance policy issued by CG United shall be submitted exclusively to the Court of First Instance of Aruba, Curaçao, St. Maarten or the BES Islands, depending on the territory where the insurance policy was issued.

15. The Sum(s) Insured

The Sum(s) Insured, as stated in the Policy Schedule, must be maintained by **You** every year. Where Sum(s) Insured is/are not maintained as required, then the provisions of Underinsurance shall be applied. **We** reserve the right to decline Sum Insured increases and/or coverage upgrades if a storm watch or storm warning has been issued by the NHC (National Hurricane Center) or local authorities in the insured Geographical Area.

16. Lapse of Rights

Every right to claim under this policy shall lapse automatically if **You** do not file a claim with **Us** within 12 months after the claim event date or after final settlement of a claim.

Exclusions Which Apply To The Whole Policy

We will not pay for:

1. Radioactive Contamination, War Risks, Revolts and Terrorism

Any loss or damage to property, legal liability, expense, consequential loss or bodily injury directly or indirectly caused by or arising from or contributed to by:

a) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
b) the radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component of it.
c) war, invasion, act of foreign enemy, hostilities, (whether war is declared or not), civil war, rebellion, revolution, insurrection, revolt against authorities or military or usurped power
d) any act of terrorism committed by a person or persons acting on behalf of or in connection with any organisation.

2. Sonic Bang and Pressure Waves
Loss or damage caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speed.

3. Existing Damage and Deliberate Damage

i) Any loss or damage occurring before cover commences
ii) Any loss or damage that existed before cover commences
c) Loss or damage caused deliberately by **You** or **Your Household**

4. Loss of Value
Loss in value of property.

5. Consequential Loss
Consequential Loss of any kind or description incurred by **You** or **Your Household**.

6. Matching of Items
The cost of replacing any undamaged item or parts of items forming part of a set, suite or other article of a uniform nature, color or design when damage occurs within a clearly identifiable area or to a specific part and replacements cannot be matched.

8. Other Exclusions

Loss or damage that arise from:

a) gradual deterioration with age, depreciation, wear and tear or any gradually operating cause;
b) collapse, cracking settlement, shrinkage, subsidence or landslip;
c) wet or dry rot, atmospheric or climatic conditions, tree roots, vermin, insects, birds, rats and other rodents, fungus, wall moisture, dampness or mold;
d) faulty workmanship, construction error, defective design or the use of defective materials;

General maintenance, cleaning and renovation costs are always excluded.

Making a Claim

Naturally, we hope You won't have any accidents or misfortune, but if you do, the following steps should be taken:

1. First of all, look at your policy to check that the loss or damage is covered. Read carefully any Exceptions or Conditions that may apply. Remember that your insurance policy does not cover any loss or damage which has been caused purely by wear and tear - it is not a maintenance contract. If **You** wish to make a claim please notify **Us** immediately or within **72 hours** of the incident and arrange for a claim form to be completed, by contacting **Us**. During holidays and non business hours all claims may be reported directly to **Us** via the Contact Form on **www.cg.insure**.

2. Remember to notify the Police as soon as **You** can if property has been stolen, maliciously damaged or if **You** lose a valuable item.

   When it is necessary, **You** should arrange for emergency repairs to be carried out to prevent further damage to your property. If possible, take pictures of the damage incurred immediately after the incident occurred.

3. Where repairs are not immediately necessary, **You** should get two estimates wherever possible and send them to us with your claim form. Do not delay sending in the claim form until you get the estimates. Once we have agreed an estimate, **You** can get the work done and then send the final amount to **Us** and **We** will repay **You** less any applicable **Excess**.

4. **You** must not dispose of the damaged items before **We** have had the opportunity to inspect them, if **You** wish them to be included in your claim.

5. Please keep your receipts and invoices in a safe place as **We** reserve the right to request proof of purchase when settling a claim.

6. If someone is making a claim against **You** for any injury to them or damage to their property, **You** must send us full details, in writing, as soon as possible. Any letters or documents **You** receive should be sent to us, unanswered, without delay. It is most important that **You** leave us to deal with the matter on **Your** behalf and that **You** do not become involved in any correspondence with the other person and refrain from acknowledging any liability.

7. Remember that every right to claim under this policy shall lapse automatically if **You** do not file a claim with **Us** within 12 months after the claim event date.